

10 Cents

SATURDAY NIGHT

THE CANADIAN ILLUSTRATED WEEKLY

ESTABLISHED A.D. 1887

Vol. 46, No. 46

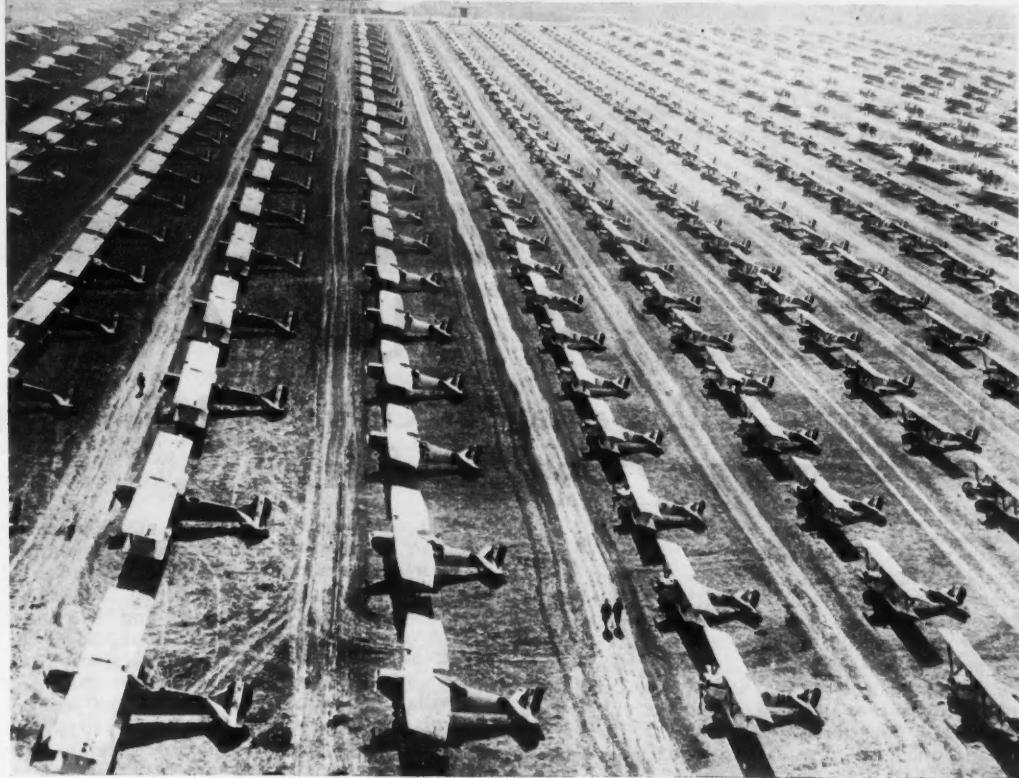
TORONTO, CANADA, SEPTEMBER 26, 1931

3 Sections—28 Pages

BRITAIN SOUND DESPITE GOLD ABANDONMENT

Beneath The Mid-European Surface —Page 2

—Page 21
Page 3—Gandhi As Broadcaster



ITALY'S WARRIORS OF THE SKY

This unique general view shows some of the 800 planes of the Italian Air Service lined up on the field at Ferrara before the beginning of recent manoeuvres of the whole force. The occasion made for a brilliant demonstration of Italy's new power in the sky and was watched with great interest by King Victor Emmanuel and Premier Mussolini.



INDIAN ROUND TABLE CONFERENCE

Lord Sankey the other week presided at a preliminary meeting of the Federal Structure Committee of the Round Table Conference on India at St. James Palace. Above is the group photographed inside St. James Palace: Lord Sankey in the centre, Mr. Wedgwood Benn, Sir Tejbhadur Sapru, Mr. Jayakar, Sir Muhamad Shafi and Doctor Shafa at Akmdakhar.

THE FRONT PAGE

WHILE financiers (in common with all business men) are naturally averse to anything which causes disturbance in the highly intricate machinery of exchange and commerce, most of them have long

been aware that the gold standard was a highly artificial conception which had almost invariably proven too fragile to sustain itself in times of crisis. For months there has been a growing conviction among British economists of all shades of thought, shared no doubt by many leading financiers,

Suspension of Gold Standard

that the gold standard as re-established by Rt. Hon. Winston Churchill, while Chancellor of the Exchequer in 1925, was not functioning satisfactorily; and that if conditions were closely examined, it might even be found that it was one of the great contributory causes of the present world depression. Mr. Churchill at that time acted on the advice and with the co-operation of the Bank of England. It is important to note that it was with the counsel of the Bank of England that the present British government decided on September 20th to suspend the gold standard. Mr. Churchill, author of the measure of 1925, had raised the question of its efficacy several days before this momentous step was taken.

For months the gold standard, as fathered by Great Britain in its capacity as the great clearing house of international transactions, has been encountering enemies in unexpected quarters. One could not pick up any English review without finding it arraigned by some eminent publicist. Its defects and possible dangers were many years ago recognized by such a detached thinker as the late Lord Balfour, and some of the more ardent Imperialists, past and present, have been its open enemies. Among contemporary instances, Lord Rothermere and Lord Beaverbrook, the "Caesars of the London press", may be cited. Therefore its abandonment is not such a cause for alarm as many might assume. We question whether 99 out of every 100 business men in the year 1924, when the gold standard had been under suspension for 10 years, was actually aware whether it existed or not.

The gold standard, like many other things, is a useful arrangement in times of world prosperity, but a very infirm instrument in time of trouble. It is for the most part mythical in the algebraic sense. While a large part of Western civilization has adopted the convenient convention that currencies represented actual supplies of gold, there is not and never has been one-tenth enough gold in existence to cover Occidental currencies, not to mention those of the vast hordes of Asia. The real basis of currency has always been the resources and the industry of the people in the countries which issued it. This is markedly true of Canada, which as Hon. E. A. Dunlop, Provincial Treasurer of Ontario, has aptly pointed out, has never been actually on a gold basis except for international payments. Times like these demand realities, not myths, and consequently the suspension of the gold standard may be viewed as a hopeful event.

THE necessity of reconstruction which faces Great Britain recently brought forth suggestions from the two ablest free-lances in British politics, Rt. Hon. Winston Churchill and Sir John Simon. The latter,

Political Future in Britain

formerly the most brilliant intelligence in the Liberal free trade group, has espoused protection and holds that there is no alternative but that of blocking the flow of free imports, which deprive British wage-earners of the means of livelihood. Mr. Churchill dealt with a matter that goes beyond mere national depression, the world distress caused by present paralysis in the world's currencies, whereby not only silver, but a large part of the world's production of gold, is sterile as a stimulus to trade. The former President of the Board of Trade, Rt. Hon. William Graham, an opponent of the present British Government, is at one with Mr. Churchill on this point.

The problems that a National Government would have to face were pointed out prior to its establishment, by the Rt. Hon. L. S. Amery, formerly Secretary of State for the Dominions, in a remarkable article, "National Policy and Monetary Crisis", published in the September issue of "The Nineteenth Century and After". While public attention has been focussed on the report of Sir George May defining the necessity of economies if British credit was to be saved, the Labor government had before it, when the crisis arose, a collateral document known as the "Macmillan Report", the result of investigations by a committee appointed by Rt. Hon. Philip Snowden in November, 1929. This body presided over by Lord Macmillan, and composed of eminent bankers, industrialists and economists, was instructed to enquire into banking, finance and credit, paying regard to factors, both internal and international, which governs their operation, and to make recommendations calculated to enable those agencies to promote the development of trade and commerce and the employment of labor.

It is worth noting that this investigating body was called into being through the insistence of radical elements of the Labor party rather than the opposition elements which were demanding a revision of fiscal policies. Its deliberations were lengthy and its findings must in some degree have influenced Messrs. MacDonald in recent decisions.

Problems Demanding Remedy

IT IS impossible to state at length the many interesting conclusions of the Macmillan report, but, briefly, it attributed the increase in world unemployment to the fall in price levels, and the latter decline in turn, to gold shortage arising not so much from insufficiency of the precious metal, as from its mal-distribution. As Mr. Churchill picturesquely put it the other day, "Gold has been taken out of a hole in Africa and put in a hole in France and the United States." This process increased very rapidly during the present year. While "over-production" is much

talked of, the Macmillan Committee reports that there is little evidence of it from the standpoint of world production except in a few commodities like sugar, coffee and rubber, where the output has exceeded the world's needs.

The report also mentions as one of the causes of the world crisis the collapse in the price of silver, which halved the value of China's only medium of purchase as well as of the accumulated savings of India,—these countries alone representing about two-fifths of the world's population. In letting silver sink almost out of sight as a medium of trade intercourse those who control international finance have been guilty of serious lack of foresight. Mr. Amery points out that an International Conference on Silver should immediately be furthered by the British Government, and a ratio that will stabilize the currency of Asia established, as one remedy for the current depression.

Free Trade in Great Britain also has its place in the progressive story of depression. Under the tariff policies almost universally prevailing in other lands, Britain as an industrial country is largely prevented from making payments in kind, i.e., exports. Canada and the United States, though protection countries, obtain a favorable showing in trade balances by exports of food supplies and raw materials. Britain has been importing both natural products and manufactured articles in the face of declining exports, and thereby creating an unfavorable trade balance which threatens her future, not to mention the effect on unemployment in her industrial centres.

It will thus be seen that Great Britain must speedily embark on a general policy of fiscal reconstruction both from a national and imperial standpoint; and this of course cannot be accomplished except as a sequel to a general election.

WHILE the Canadian National Exhibition failed to realize its hope of getting back to the 1929 level of attendance, it was nevertheless a magnificent demonstration of Canadian vitality and enterprise in a period of world depression. Now

Proposed Empire Exposition

that it is over, it is possible to consider the pros and cons of the Canadian High Commissioner's proposal that the C.N.E. should invite the nations of the Empire to

use its facilities for a mammoth British Empire Exposition in 1933 or 1934. A few months ago a somewhat similar Exposition was organized by the British Empire Marketing Board at Buenos Aires. A similar enterprise in Canada should be as fruitful of results, and, under the circumstances, would be much less expensive. What the C.N.E. has to consider is whether such an enterprise in a single year would produce an unfavorable reaction in subsequent years when an exposition on so expansive a scale would be difficult of accomplishment.

When Mr. Ferguson said, "I did a little feeling out before I left England, and I know that such a proposal would be received sympathetically," he was not speaking idly. Canadians have a very limited idea of the prestige Canada's High Commissioner has won abroad during the short period of his incumbency. He happens to be the only Canadian High Commissioner able to make speeches of the candid genial type that Englishmen like to listen to, since the days of

Tupper. Moreover in such international assemblies as the wheat conference at Rome and London, and special committees at Geneva, he has measured up well in mental grasp and fertility of ideas with the ablest representatives of European nations. If the C.N.E. decides to adopt his suggestion there is no doubt that it will be zealously furthered in London.

THREE weeks ago the Ontario Hydro Electric system was made a political football out of the Ontario Hydro Electric system. For that reason the decision of the Commission to make a new departure

Hydro as Political Football

and issue statements to the public from time to time is wise. The first of these was reassuring on several matters with regard to which there has been malignant commentary. Time was when Hydro was constantly being placed on the defensive by the supporters of the principle of private ownership. To-day the assaults come from those who claim to be the only simon-pure upholders of the principle of public ownership in captivity.

The slogan of the latter group appears to be "No truck or trade with private interests on any terms!" If they are sincere one must assume them to be grossly ignorant of the fact that the great structure of Hydro as a publicly owned enterprise has largely been built up through the acquisition of private power interests on fair terms. But the political motivation back of these attacks indicates that they are by no means sincere.

Such attacks were of course intensified by certain testimony given during the Beauharnois enquiry by John Aird, Jr., who admitted that he obtained \$125,000 from Mr. Sweezy of the Beauharnois corporation ostensibly to influence the Ontario Government and the Hydro Commission in connection with a power contract, and pocketed the money. The complaint of the politicians against Mr. Aird seems to be that if he did not use the money corruptly he should have done so, and that the Ontario Government was guilty of scandalous conduct in not participating in a fund it did not know existed. Then there was \$50,000 which Mr. Aird received in connection with negotiations some years ago for privately owned power rights on the Mississippi and Madawaska Rivers in the Ottawa Valley. Rt. Hon. Arthur Meighen, representatives of hydro municipalities, and in fact everyone who has been privileged to investigate the matter, declare that it was an entirely honorable and businesslike transaction. But that of course does not satisfy those who wish to make a political football out of Hydro. They demand their little scandal anyway.

Of all the complaints raised in connection with the highly artificial agitation against Hydro, that which blames the Commission because all the power at present available is not being used is the paltriest. It ignores the basic cause; viz., that many Ontario industries which use power are at present closed down or running part time. But what kind of business men would the Commissioners be if they curtailed power facilities to minimum requirements and acted on the assumption that industry, with its contingent demand for power, will never be revived?

IN THE WAKE OF THE HURRICANE

verted into a total loss by the recent tidal wave and hurricane which hit Belize, leaving in its wake a path of ruin and death, a death toll placed at well over 1000. Right, St. John's College, where ten American Jesuits were killed, as it appeared after being hit by the hurricane.



BENEATH THE MID-EUROPEAN SURFACE

Mussolini's Motto of "Soap, Books and Babies" Bring Results — Battle With Vatican for Control of Italian Youth — Disarmed Switzerland Always Prosperous — Oberammergau Actors "Off Stage"

By JOHN NELSON

ITALY presents some marked contrasts to the states which lie to the north. There are still the marks of war upon the land. There is no lovelier railroad journey anywhere than the fifteen hour run from Vienna to Venice. But in the gorges of the mountains which are traversed are still the buttresses of bridges destroyed during the war and still unrestored. I had as a travelling companion a young Austrian officer who had fought with his men down through these gorges on to the plains of Italy and who had a poor opinion of his foes as fighting men. In his language, they made "rapid exit". One doubts the truth of that statement. And if it were ever true it is hard to associate inefficiency with the smart young soldiers one sees everywhere in Italy today. Whatever may be said or thought of Mussolini and his methods, there can be no doubt, after moving about Italy, of the character of his results. It is said that his motto is, "Soap, books and babies", and that he has registered remarkable results under all three headings. Naples, once filthy and beggar-ridden, is so no longer. But nowhere, except in China, does one see so many soldiers. The police dress in a uniform suggestive of the full dress of a naval officer and everywhere travel in pairs. The young officers of the Fascisti are very smart and intelligent, and there is everywhere throughout Italy a note of efficiency which is easily traceable to the iron willed man who works like a galley slave in the dim, old palace of one of the former Popes, facing the great square which is the shrine of the Italian Unknown Soldier. I was told at the British Embassy that he is at his desk early and works incessantly, inaccessible even to many of his Ministers until five o'clock in the afternoon. He then devotes two hours to rapid-fire interviews with those who wish to see him, but promptly at seven terminates the audiences and goes home to his dinner, and "so" at ten o'clock "to bed".

He shows himself less and less to the public, partly, perhaps, because of his duties, partly, possibly, from constant fear of assassination, but perhaps, also, (for he has the dramatic instinct) for the greater impression his less frequent appearances create. At any rate, when he comes on to the little iron grated balcony in front of his quarters the square is always packed with an enthusiastic crowd.

A single example of the extent and character of his influence may be given. One of our party, the superintendent of a large insane asylum in the United States was inquiring from a police officer the way to a public institution of that kind in Rome. He had little success until a lad, who was able to understand the name of the institution in question stepped up politely and offered to direct the gentleman and his wife to the asylum. It proved a long way, and a taxi had to be called. The boy, however, was very reluctant to be taken back to the distant point from which he had guided them, and persistently refused to accept any remuneration for his service. In explanation he threw back his coat and displayed a Fascist badge and smilingly uttered two words only of his limited English, "Mussolini: Service".

The Fascist movement has made a strong appeal to the youth of Italy and Mussolini, a born Italian, knows how valuable the cultivation of the youth has been to the Great Church with which he is now in conflict and has taken a leaf out of its book. As nearly as one could ascertain, it is a battle between him and the Vatican for the control of the youth. Mussolini insists on training the boys in the Fascist school; the Pope not only regards the remaining time as inadequate for religious instruction, but thinks the Duce is making religion subservient to the worship of the State. There can be no question of the loyalty of a very large number of Italians to Il Duce; there can equally be no question of the devotion, almost adoration, in which the Pope is held. I was fortunate enough to be among a few who had an audience with His Holiness, and it was moving to see some of the women, not content with bending the knee and kissing the Papal ring, clutch passionately at the garments of the Pope and kiss their hem, as long ago, some did the garments of the Saviour. What the final outcome of the struggle will be depends on the school of thought from whom information is sought. I was associated on a committee with a member of the Italian parliament, a

gentleman who holds an important post under Mussolini. He had no misgiving as to who would triumph. On the other hand, I had talks with Father Leduc, of the Canadian College at Rome, formerly of Ottawa, and Father Belanger, whose birthplace was in Valleyfield. Both regarded the breach as still unbridged, and both professed to know little of its real merits, claiming that the government controlled press told them little and they were obliged to rely for the facts on dispatches appearing in papers published elsewhere.

Meanwhile the Pope thunders in his encyclical against a party and "a regime which teaches a pagan deification of the State, in contrast to the natural rights of the family and the supernatural rights of the church".

The impress Mussolini has made on his people is curious. I was warned, on entering Italy, to be very careful of speech in even casual reference to Il Duce and was told of some extraordinary results which had followed hasty or slighting reference to him. Hence, foreigners find it wise to refer to the dictator as "Mr. Smith" or some such name during their stay in Italy—a device repugnant to those who live in lands like Canada, where our public men are pet targets for pointed comment.

ALL over Europe there is a loud demand for some relief from the pressure of reparation payments and inferentially, at least, for a cessation of the expenditure on armaments. This found voice while I was in London in the great meeting in Albert Hall, where some of us had special and much appreciated seats to hear a disarmament resolution, supported by the three great leaders—all premiers or ex-premiers—MacDonald, Baldwin and Lloyd George. This was in preparation and anticipation of the Disarmament Conference to be held later this fall. It was a remarkable meeting not only for numbers and enthusiasm but because all three political leaders joined in the statement that the treaty of Versailles not only imposed disarmament on Germany and her associates, but attached a condition that similar disarmament should follow among the Allies. They held this to a matter of honor binding on England, and as English public men, held that England had no option but to continue to reduce, as she has already done, her armed forces, irrespective of what course other nations might take. The chair was occupied by Britain's greatest living soldier, Sir William Robertson, who subscribed to the same sentiment, and it was noteworthy that the greatest ovation of the day was accorded Lord Cecil who broke with his colleagues in regard to the speed and the extent to which Britain should go in the direction of disarmament. Lord Cecil was one of the speakers at the Vienna conference of Rotary and his earnest remarks made a great impression.

Everywhere in Europe, France comes in for considerable criticism. It is felt that she is less generous than other allies in her disarmament programme, and more exacting in regard to her former foes. It is easy to understand how, physically situated as she is with regard to some of her old enemies, she is reluctant to sheath the sword. If one is to believe the whispered remarks of one's guides in France, the most gigantic work is being carried on, underground, all along her northwestern frontiers in the way of underground trenches, ammunition dumps, etc. At a luncheon in Paris, however, where I was present, a former French Minister and chairman of the Budget Committee, of the Government, spoke of the need for economy in most definite terms and said that, although his budget would fall short by two million francs, further taxation of the people was unthinkable.

Switzerland is especially interesting to Canadians, for there one sees being successfully carried on, an experiment which still, after the lapse of centuries, is not fully realized in Canada, namely, the fusion of several races into one. Three great races—German, French and Italian—make up the bulk of the Swiss population. They learn and speak their own language. Their parent nations encircle the small and relatively insignificant country of Switzerland, in which they have their homes. Switzerland almost fails to qualify under our definition of a nation, for it is a rather loose aggregation of can-

Left, The remains of what was once a thriving business street near the riverfront markets in Belize, British Honduras, and which was converted into a total loss by the recent tidal wave and hurricane which hit Belize, leaving in its wake a path of ruin and death, a death toll placed at well over 1000. Right, St. John's College, where ten American Jesuits were killed, as it appeared after being hit by the hurricane.

tons, each of which maintains the infantry arm, at least, of the army, and with other factors in its political life which would be popularly regarded as failing to satisfy the claims of nationhood. Yet, for one hundred and fifty years, it has not heard a hostile shot fired in its lovely valleys. I asked a Swiss lady how many of the Swiss nationals of the countries I have mentioned joined up with the various armies during the war. She amazed me by saying that she knew of only one Swiss who had done so. He was a soldier of fortune and joined the colors of the Kaiser. It is little short of incredible that under these conditions, the German Swiss should be first of all a Swiss, the French Swiss a Swiss, the Italian Swiss a Swiss. There are circumstances in Canada, lacking in Switzerland, which prevent that free fusion of these various races. But the outcome indicates that a nation need not be of one speech or race nor need it be powerful, to develop a patriotic citizenship even under conditions which would seem to make that impossible.

Of all the countries of Europe, Switzerland is probably the most prosperous, with the exception of the Low Countries, where circumstances have made their free trade policies particularly advantageous under present conditions.

ALL journeys have their disappointments. Ours came in Zurich, when a flight to the Jungfrau in a machine driven by the famous Swiss ace, Mittelholzer, had to be abandoned. Mittelholzer was the first man to fly from Switzerland to Capetown, and has the reputation of being not only a very skillful, but a very cautious pilot. His caution proved our undoing, for, after ten of us had waited for an hour, advice came from the hangar that, owing to air pockets and other adverse weather conditions, Mittelholzer regarded it as unsafe to attempt the flight. Our disappointment was great for the view of the Jungfrau and other Alpine peaks from the air is said by those who have witnessed it to be a glorious spectacle.

However, most journeys have their compensations, too. Ours came on the following evening in an unexpected and most delightful visit for a few hours, with Anton Lang, and Guido Mayr, who play the parts of the Saviour and of Judas Iscariot, respectively, in the Passion Play at Oberammergau. Mayr's daughter, Clara, the young girl who was suddenly called upon to play the Magdalene, owing to a bereavement to the one cast for the part in the last Play, is at present in America, the guest of some American gentlemen who insisted on her returning with them to this continent after the last festival. One of these gentlemen was in our party, and had a letter from Clara to her father, asking him to make our visit as pleasant and interesting as possible.

We reached Innsbruck at five o'clock on a June night, after a trying journey in sweltering heat through the incomparable beauties of the Tyrolean Alps. An hour later, five of us were in a machine which climbed over the seventy-five miles of mountain road to Oberammergau in a little over two hours.

The village itself is like all other Bavarian villages, excepting that it is a little cleaner, a little neater, a little more alluring even than the scores of such towns which charm the visitor on his travels. Most of the houses are very wide roofed, with their white walls plentifully embellished with Biblical views, such as are not uncommon in some of the Continental villages but which are much more numerous in Oberammergau. We found Guido Mayr in his modest home, at the back of which is the little workshop from which so many sacred figures (for he is a wood carver) go forth to all parts of the world. His wife has only a few words of English, but his daughters converse readily in it, and dispatched a messenger to bring their father from an engagement. "There is my man", said his wife, as a mild spoken man, with flowing auburn locks, entered. Mayr is the greatest actor, probably, in the company, for his mild artistic and gentle manners are the very antithesis of the Judas character which he portrays. All the actors must have been born in the village; they must not cut their hair, and the female parts must be taken by virgins.

The village, because of its limited proportions, does not suggest the considerable population of 2,500, which inhabits it. It is in the Bavarian Alps, about 2,600 feet above sea level, in the shadow of the Kofel, about 4,000 feet high, and with its cross on the very peak, suggestive of Mount Royal behind Montreal. The Play, as is well known, was instituted as a result of a devastating plague which visited the village in 1632, and decimated the population. The plague was stayed by a vow taken by the inhabitants, through their councillors, before the village altar that if the plague ceased they would depict the Passion and Death of the Lord every ten years. This vow has been religiously kept. Perhaps because the plague did cease the villagers and their descendants have particular regard to their obligation. Indeed, there is much talk among them now of giving a special rendition of the Play in 1932 to mark the three hundredth anniversary of the event, and already there is speculation as to those who will occupy the leading roles.

ONE can understand the general interest in it when it is learned that over one thousand people take part and that there are one hundred and twenty-four speaking parts. There is a great theatre for the visitors but the stage, on which as many as seven hundred people are sometimes massed, is in the open and the performance is given regardless of weather conditions. It occupies four hours in the morning and four in the afternoon, and the moving effect of its presentation on spectators is too well known to justify further reference.

The atmosphere of the great Play broods over the whole village and there is a quiet reserve, almost amounting to reverence in the conduct of the villagers which suggests how the spirit of the Play has touched their lives. The homes are thrown open for the entertainment of visitors during the two months of the play and Mayr and his family manage to stow about twenty guests in their house at that time. There are about two hundred wood carvers in the community, all dedicating their craftsmanship to the production of sacred images, and Mayr's little shop was full of figures of the crucifixion, of the Good Shepherd and of other Biblical studies. He, himself, has the fine hands of the artist and his work reveals the artistry of the man. When we visited him he was engaged on a figure probably four feet in height, "Suffer the Little Children", which is to be placed in an educational institution in Cologne, while there are numerous smaller pieces already under order for this continent. The larger piece would take about two months to complete.

Later we went to Anton Lang's house. He runs a clay moulding shop and a pension as well, where he entertains during the play. Lang is a striking figure with a most engaging personality, and a distinction of manner which would mark him out anywhere as a man of consequence. His pictures reveal what amazing fidelity he "makes up" the popular conception of the appearance of the Saviour. He talked in perfect English and so did his wife, who said quite candidly that she learned her English while at service in England. He hopes to visit this continent again soon, though his chief deterrent seems to be the task of running the gauntlet of American reporters.

In each of these homes we had to yield to the insistence of our hosts and partake of their hospitality and had some difficulty in persuading them that we could not accept their invitation to remain all night as we had to return over the mountains to Innsbruck to catch the train in the morning.

There is a quiet beauty about this Bavarian village which marks it apart from all others that we saw. On the roads and streets, leading to and through it, were the Tyroleans in their quaint costumes and headgear. Our driver explained the feather adornments in their caps as having special significance. A white feather meant that the wearer was open for engagement, a red feather that he was already engaged and a black one (need it be explained) that he was already married.

The descent from the mountain behind Innsbruck, with the twinkling lights of the villages in the valleys far below and the great sombre outline of the hills encircling the valleys, will long remain a charming memory.

MR. GANDHI AS BROADCASTER

Enemy of the Machine Age Used "Jadoo" to Becloud Issues of Indian Conference for the Outside World—Enemy of Good-Will When Good-Will is a First Essential

By LT-COLONEL F. FRASER HUNTER, D.S.O., Indian Army (Retired)

ON SEPTEMBER 14th, 1931, the National and Columbia Broadcasting Systems enabled Gandhi to "pull another stunt" which may possibly slightly revive his dying influence in India. For in the East to fill the public eye (or ear) is to fill the public mind and Gandhi and his Congress Party have so long overplayed their hand in the press of India that they have lost all power to impress. Newspaper publicity has been worked to a "fare-you-well" and is no longer effective but the new medium of Radio—a species of jadoo (magic) to the Indian public—offers fascinating possibilities for the revivification of Gandhi's vanished halo of holiness and popularity. His recent broadcast was for Indian consumption and we will soon read in India how the great world hung spellbound at his message. No doubt the clearness of transmission which permitted "the cries of the English children playing in the adjacent East End streets to mingle" with the Great Soul's magic words will be interpreted as another injustice to India?

A Frohman or a Belasco would have been quick to commercialize the histrionic gifts of the Mahatma and what a headliner he would be to Hollywood! According to "The Spectator" of September 5th, 1931, "Mr. Gandhi's farewell to India has been an affair as protracted as a prima donna's farewell to her art, but at last he is on the high seas, bound for London, where he will represent Congress at the Round Table Conference. He should be grateful to the Viceroy both for pressure to go and for 'saving his face'." Previous to his departure from India Gandhi had, in the best theatrical-star manner, kept the newspaper world busy affording him the utmost publicity by refusing to make up his mind about going to London.

The subject matter of his broadcast consists of the usual Indian Congress tergiversation and vague generalities. In an appeal, to a world of radio fans (who possibly preferred jazz) for co-operation in India's struggle for liberty he veils a non-co-operative attack upon the British under innuendos against the dead past, the East India Company. The real enemy, of course, is not the British "John Company" of history but the industrial machine-made revolution of our times. It was that revolution which for good or evil destroyed "the supplementary village industry of cloth." It was the practical economic wisdom of the "semi-starved millions" of Indians who purchased the machine-made offerings of the East India Company in preference to the product of "the deaf fingers" of the millions of cunning Indian spinners which upset the monopolies of the bazaar artizans of that day. The boycott and the tariff on foreign textiles, recently enforced, seems to have quite effectively removed the grievance against our machine age as the dividends of the Indian cotton mills would illustrate. One could wish Mr. Gandhi all success in any tilt against the windmills of the Machine which threatens to engulf us all were we not aware that his Congress party funds largely emanate from the machine-made products of Indian mill owners which are the enemies of his hand spinning theories—as Gandhi is very well aware.

The fly in Gandhi's hand spinning ointment may easily be detected in this age of depression in the sensational profits enjoyed by the Indian textile industry since Gandhi and his Congress Party instituted the boycott against foreign textiles. The money behind Gandhi and his non-co-operating congress is supplied by the super-capitalistic mill-owners who, thanks to Gandhi, hold the "semi-starved millions" of India to permanent ransom. Most of the much lauded "khaddar" or hand-spun cloth sold in India is now made on the looms of Bombay and other mills at huge profit to the mill owners. Gandhi's appeal to "the conscience of the world to come to the rescue of a people dying to regain its liberty" would have more point if he and his party, while paying lip service to political liberty, had not bound and sold the economic liberty of the "semi-starved millions" of his countrymen to the textile capitalist. Incidentally the charge that, due to the action of the East India Company, India has become progressively poorer is untrue for statistics show that the average income of the Indian has steadily risen since that Company began and ceased its functions.

Gandhi deplores violence and claims that the means adopted by his co-revolutionaries are the "simple truth and non-violence". In the face of the facts of the past few years this statement is merely



Nawab Sir A. Hydari (left) and Mrs. Subbaray attending the Indian Round Table Conference.



GANDHI IS INTERVIEWED

Mahatma Gandhi interviewed by the press after disembarking at Marseilles on his way to London to attend the second round-table conference on India.

untrue. For years "non-violent non-co-operation" has produced a holocaust of hatred, murder, rapine, bomb-throwing, rebellion, boiling in oil of police, train wrecking, poisoning, robbery under arms with violence, corruption and graft most details of which have been or can be directly traced to the incitement of Gandhi's Congress party. Communal strife and wholesale massacre instigated by the Congress Party may be "simple truth and non-violence" to Chicago or New York gangsters but they do not jibe with Gandhi's pretensions.

IT IS perfectly safe for Gandhi and his lieutenants to deplore the murder of over worked British officials and then to make heroes out of their murderers. The thought of such crime did not enter the heads of Gandhi's misguided followers until they were told not to commit it. Martyrdom in the East is a much cherished halo and Gandhi and his Congress make the most of the sentiment. No Congress "leader" has yet placed his own life in jeopardy. He is much too clever and cowardly for such foolishness. Instead, he supplies the halo to the dead (executed) martyr meanwhile mouthing peaceful platitudes about "simple truth and non-violence". If Gandhi and his associates are "sick to death of blood-letting" it is because British and Moslem men, women and children decline to submit without protest to the kindly attentions of their murderers.

As to the claim made by Gandhi in his broadcast that the revolutionary means adopted by him and his Congress associates are a novelty—an Indian daily recently analyzed each detail of Gandhi's various programmes and found therein no instance of originality. Marx, Rousseau, Thoreau, Voltaire, Tolstoi, Liebnecht, Goldmann, Ebert, Lenin, Stalin and other instigators of revolution supplied the motive for all of Gandhi's theories. Even his spinning wheel idea was not his own thunder but was copied from the events of Cobden's life.

Enough of Gandhi and his vague non-co-operative appeal for world co-operation in a destructive campaign against good will. It is presumed he came to England to add to the atmosphere of honest good will in which the Round Table delegates are endeavouring to work out some practical scheme under which the British Crown may be willing to entrust self government to the millions of its Indian subjects. Safeguards for minorities, finance and defence must be found before such a scheme could work. This is the task, and no mean one, before all the delegates and there is no time or reason for gallery play or personal broadcasts to a world which awaits concrete results.

Federalism is the goal towards which all are working. The difficulties are great but they must be overcome. It is useless for any party, race or creed to think that the old Whitehall Government of India can be resuscitated or moved to any sort of action. There must be a new, strong Government born of India, self-reliant and with its foundations in India before a way may be found out of the present chaos.

"The Statesman", Calcutta, on August 13th, 1931, holds:

"...until we get a strong government rooted in India itself there is no possibility of restoring initiative or confidence to the servants of Government who are nobly carrying on in most disturbing conditions. They are at present the country's invaluable caretakers in a momentous period of transition but they have neither the authority nor the confidence that enables them to deal with the terrible economic position and its consequences. The wheels of administration are, all things considered, still turning marvelously, but there is no oil and they are clearly in danger of running down. Therefore let the strength of all backs be put into achieving Federalism and providing a centre of power, such as the Home Government used to provide, but in this age no longer furnishes."

It is imperative that good will prevail at the Conference and it is essential that India rely upon herself. In the future apparently no minority may hope to hang on to Mother England's apron strings. India must get down to practical facts and hard work in London and find a way out. Vague, untruthful generalities and rhetorical appeals to an outside world obsessed with its own troubles, are futilities and Gandhi is at present distinctly not pulling his weight in the boat when he resorts to them. Gandhi's

broadcast is merely wasting time and fouling the atmosphere of essential good will. If he and his Congress Party will not accept their responsibilities they will find themselves under the strong dictatorship of practical men who will.

Moslems have already proven their determination to solve, through good will, India's problems and Moslems control the six great Northern provinces viz: The Punjab, Sind, Baluchistan, Kashmir, North West Frontier and Bengal. They are not afraid of Hindu oppression; they seek Hindu co-operation but can well protect themselves if they don't obtain it. The Native Princes are full of vague fears as to encroachments upon their prerogatives, so long strongly protected by Whitehall. In their states however there are many capable men who see that in real Federalism lies the only hope. The British in India, who have as much if not more right than Gandhi and his followers to consider themselves entitled to a stake in the country have for centuries survived and prospered upon unalterable co-operation with all races and may safely be relied upon to "play the game" in a future Federalised India.

According to a leading Indian Daily: "The system of responsibility to the British Parliament has visibly broken down, between the legitimate aspirations of Indians on the one hand and on the other the decay of Parliament itself which is due to the obvious inability of a democratic party system to produce governments strong enough to deal with the economic situation in the post-war world."

INDIA then must rely upon itself and if it is not to break up into many separate entities it must bind itself together by determined good will. Minorities must protect themselves but this will be possible if good will continues. Gandhi and his Congress Party having for years fostered and glorified hatred now find themselves bereft of good will, isolated, alone and like a voice crying in the wilderness when they strive to join the banner of co-operation. Gandhi, if he is to remain in the limelight he so adores, will need to put his back into the job of fact and hard constructive work at the Congress instead of indulging his vanity in bunkum broadcasts to a world which, failing the success of the Conference, will view him only as a mountebank. If he would really serve his country let him honestly co-operate with those he claims to represent and eschew for a time his penchant for histrionism.

On Sept. 16th, Gandhi laid claim to represent the "dumb semi-starved millions" of India. Nothing could be further from the truth! If he represents anything but his own vanity, Gandhi, as he admits, is but the poor servant of his principals the Congress Party, predominately Hindu and discredited. No delegate at the Conference represents the ryot or agricultural peasant of India for all parties have elected to neglect him who constitutes over seventy per cent. of India's population. Had not the British Government abrogated its functions to clamour those dumb millions might have had a mouth-piece. Gandhi's claims are no surprise—they will be questioned by other delegates who in turn will make the same claim, for it is the way of all demagogues to speak in the name of "the people" when they really mean themselves.

Gandhi dreamed a beautiful dream and used it as a rhetorical smoke screen in support of his claim to represent the "dumb millions". His rhetoric and assumed humility have been heard of before in India to the lasting disillusion of India's millions. There is however danger in them in his new surroundings and it will be interesting to learn whether he fools Mr. Churchill as he intends to deceive the British delegates. His demand for complete independence from Great Britain (leaving the gate open for conviction if the demand is wrong) is merely a bargaining gesture. This gesture will fail of effect for the other Indian delegates are suspicious if not done entirely with him and will not offer further inducements either to him or to the merchants and mill-owners who through him would hold India to ransom.

The danger is that he may convince the British delegates who are too deeply occupied with conciliations to the many headed hydra of their own democratic institutions in a world of universal distress to give serious considerations to Mr. Gandhi. Should the British delegates repeat the concessions made to exaggeration, tergiversation and clamour in India by taking Gandhi at his face value things



Sardar Ujjal Singh, attending the Indian Round Table Conference.



THE GLOW OF PRIDE

IN MOTHER'S EYES

SMART LITTLE KNITTED SUITS THAT WILL BRING A GLOW OF PRIDE TO THE EYES OF ANY MOTHER...
STYLISH DESIGNS AND COLOURINGS THAT WILL EXCITE THE ENVIOUS ADMIRATION OF LITTLE PLAYMATES.
IF YOUR PROBLEM IS TO DRESS YOUR KIDDIES ATTRACTIVELY AND INEXPENSIVELY IN CLOTHES THAT WILL BE COMFORTABLE, LONG WEARING AND SUITABLE FOR SCHOOL, PLAY OR PARTIES YOU WILL FIND THE PERFECT SOLUTION IN

MONARCH-KNIT
CHILDREN'S SUITS



Contentment

THE Windsor Hotel for many years has been a leader in the organizing and the developing of new and better service methods. It was among the first to adopt improved standards of hotel practice. Thus the hotel has earned a reputation for service and courtesy.

THE Windsor Montreal
ON DOMINION SQUARE
DAVID B. MULLIGAN, Vice-President

indeed will be in a bad way in the India of the future.

Let us hope that the other Indian delegates may swiftly place Gandhi's peroration in such proper perspective as will enable the British to assess it. We know now that the Congress Party is only "trying it on" and that Gandhi, being open to conviction if he is wrong, amidst the hard realities of the task before the Conference, may soon find that gallery playing rhetoric has little place.

For India will not be governed in the future by a majority of votes or by speech making but by the strength and wisdom of a few strong men. If Gandhi and his party will come in they will be welcome and they will "find the water fine". If they don't come in the future rulers of India may be trusted to see that they bear their share of the burdens of the new Federation. Meanwhile, now that Gandhi has left off steam let us hope that the Conference will get rid of "bunk" and get down to "brass tacks".

Mrs. Maggs had invited her neighbor to see the decorations. The house had been repainted, and after examining the living-rooms they went into the bedroom.

"My!" said Mrs. Diggs, admiringly. "Isn't it pretty? But what are the lovely pictures painted on the ceiling for?"

"For my 'usband,' explained Mrs. Maggs. "He likes to 'ave something to look at on Sundays."—Tit-Bits.

NATIONAL AFFAIRS

By E. C. BUCHANAN

The Anchor Holds

THE holiday season is spent, but in the regret that attends its passing government doesn't share, for government had no holiday. Government stayed on duty throughout the summer—what was left of the summer when the session was over. In times like these government forgets about holidays. And perhaps the vacationists at the sea shore and the lakes and in the mountains may have thought that for all the difference it made government might as well have been there too. For the depression has not abated, unemployment is far from ended. But it is not so easy to see the results of government's devotion to duty. The task of government in these times is very largely the negative one of preventing things from becoming worse. Accomplishment in such tasks doesn't make much of a showing. But failure would show—painfully. So, although the depression isn't broken, it isn't any worse. Canada hasn't achieved the distinction of being the first of the countries to emerge from the slump, for there has been no emergence anywhere, but it is sustaining it better than most, is holding its own. Germany had a crisis, even Britain bent before the heavy seas, and in the United States conditions have become worse instead of better. It is something, then, that Canada hasn't given ground. Something to show, when one considers it, for government's staying on the job while citizens were being normal at holiday resorts. Canada is riding the difficult waves, the anchor holds, provision is made for lasting out the storm, and so, circumstances considered, it may be said, with no little degree of satisfaction, that all is well.

Canada's Credit High

OF THE whole national picture, the central and outstanding feature is the soundness of Canada's financial credit. As I write, word comes that Great Britain has suspended the gold standard. Ottawa, in common with the rest of the world of affairs, is disturbed, but it is not shaken. Canada will not follow Britain's example, is not under the necessity of doing so. This country will maintain the gold basis. In a world of financial uncertainty and distress, Canada's credit is good and it will be preserved. A leading New York financier, holidaying in Canada several hundred miles from the Capital, came of his own accord to Ottawa to assure the government that the financial world admired the manner in which Canadian affairs were being handled and that accordingly there need be no worry about any of its monetary requirements. The Canadian dollar is low in New York, which is not good, but the Ottawa reaction is alert attention rather than anxiety. Steps to correct the situation probably will take the form of the floating of a modest loan for the purchase of gold.

Some editors, distant from Ottawa, have conceived the idea that because the Labor government in England got out of its depth and had to be replaced by a national government, it would be a good thing to have a national government here. A national government was necessary in England because of the financial situation of the country. Otherwise it would not have been formed. There is no corresponding financial situation here. For Premier Bennett to go to the Governor-General and advise the formation of a new government would be to tell the world, falsely, that Canada was in difficulties. The injury to the country's credit, which it is the first task of government to maintain, would be incalculable. Besides, even the political adversaries of the present administration admit that it is doing all that any government could do and more than almost any other government would be likely to do to handle the affairs of the country to the national advantage in these difficult times. The advantage of a national government is that of procuring a necessary volume of parliamentary and public support for a courageous handling of great issues. That is the reason for it. The present government of Canada obviously is lacking neither in parliamentary nor in public support for its policies and conduct.

To Solve Railway Problem

THE railway situation looms large in the field of national problems. Until recently concern centered largely on the Canadian National and its mounting liabilities and continuing deficits, the burden on the national treasury. Now, the Canadian Pacific, pride and boast of Canada's economic establishment, is experiencing similar difficulties and the situation altogether is such that the country is looking to Ottawa for intervention. The situation goes deeper than the depression, although general adverse conditions have greatly aggravated it. In the eight years since 1923, when the Canadian National emerged out of the bankrupt railways in the hands of the state, four hundred million dollars of new capital has been put into the C.N.R. without improving its earnings. Some claim that the principal result of this outlay on the Canadian National has been to make it more difficult for the C.P.R. to prosper, but that is perhaps a prejudiced view. At any rate, the Canadian National was short twenty-eight millions last year of meeting interest charges on securities held by the public, which deficit had to be met by the public treasury, and the present prospect is that it will be able to pay little if any of the fifty-five millions of those charges this year. The C.P.R. cut its dividend last year and is worse off this year. Gross earnings of each railway are off about a million a week at the present time from a year ago.

It seems to be pretty generally agreed that the trouble is a surplus of railway facilities, with duplication of services and competition. Right up until a few months ago, when conditions forced a halt, both railways were expanding, in competition with each other. Recently, partly on their own initiative, largely in response to blunt hints from Ottawa, they have been trying to retrace their steps, reducing duplication and competition. Large savings have been effected, but not sufficient to meet the situation. The railway managements apparently recognize that something more drastic is required. Sir Henry Thornton himself proposed a commission to examine the whole transportation problem, and Mr. Beatty is said to agree with him. The business community wants some-

thing done. With the country's credit involved, government is alive to the situation and is preparing to act. Whatever the character of the action ultimately to be taken, it will provide for a much larger measure of the curtailment of competition and duplication.

Royal Commission on Railways

GOVERNMENT may and probably does know pretty well what has to be done, but not being master of all the sciences and professions, it cannot know just how it should be done. So a first step is to secure authoritative advice—such advice as will enlist the confidence of the country in action taken on it. To that end, a royal commission will be appointed to examine the situation and decide on the best means of accomplishing what is necessary and desired. In the Canadian National committee during the session, when Sir Henry Thornton made his suggestion for a survey of the transportation situation, there was talk of a year being required for a proper job. The commission to be appointed by the Bennett government will not be expected to take any such length of time. The famous May Committee on the national financial problem in Great Britain did its work in three months and produced a report that brought about the setting up of the national government. The prospective commission on the railway situation should be able to lay out a plan for the government in time for the necessary legislative action early in the next session of parliament. It will be an imposing commission, including, of course, Sir Henry Thornton and Mr. Beatty, two or three other leaders in Canadian affairs, some one of outstanding reputation from the Old Country. It may be that the United States will be drawn upon for expert advice.

The view is becoming generally held among those who are concerned about the problem, and, in fact, appears unavoidable, that the elimination of duplication and competition necessary to bring costs of operation to the level of earnings can be effected only through unification of control and administration of the two railways. It is felt that the commission to be appointed must inevitably recommend such a course, and what will be expected of the commission will be advice as to the manner of such unification. Joint control does not, of course, mean amalgamation of the two railways. It means their operation in a manner to effect the greatest possible economy. Each railway will retain its individual identity. Some there are who hold that only amalgamation will serve sufficiently, but it would have to be a serious railway crisis that would persuade any government to affront public ownership sentiment with a proposal of amalgamation under private ownership, while amalgamation under public ownership would be equally unacceptable to another large body of public opinion. A committee of the Senate in 1925, after going into the question in secret sessions, proposed a plan for the merging of the two systems for control and administration which did not involve either the turning over of the C.N.R. to private hands or the taking over of the C.P.R. Its scheme was that control should be in the hands of a board of fifteen directors, five named by the government, five by the C.P.R., and the remaining five by the first ten, that the C.P.R. be guaranteed an agreed dividend, and that out of any surplus the government should have an equal dividend on a reduced capitalization of the C.N.R., remaining profits to be divided in proportion to the respective values of the properties.

National Employment Scheme

HOW unobtrusive are the works of government when it is busiest is illustrated in the case of unemployment relief. Returning to the Capital, my own vacation over, I was curious to know what the government was doing with the wide powers it took from parliament at the end of the recent session. I had found elsewhere that others had the same curiosity. It had been assumed that under the extraordinary legislation a great showing would be made, and people were wondering at the apparent inactivity. I went to the "Minister of Unemployment" and asked him "what about it?" Thus pressed, Senator Robertson revealed a situation which showed that there had been anything but inactivity. The programme of fall and winter emergency employment is approaching completion for the whole country. Many of the provinces have already signed agreements with Ottawa whereby the dominion will contribute to provincial and municipal works and similar agreements are in course of negotiation with the others. Arrangements for the commencement of the trans-Canada highway are matured. Nova Scotia, New Brunswick, Ontario and the western provinces have designated the route, the federal government has agreed to pay fifty per cent of the cost of new construction and improvements to bring it a uniform character from the Atlantic to the Pacific, and work is about to commence. On this highway and on provincial highways to which Ottawa is also contributing forty or fifty per cent. of the cost the policy is to employ single men and transients now congregated in the cities. In the West highway and other work in the national parks, entirely at the federal expense, will care for others of the same class. A substantial programme of federal works throughout the country will supplement those of the municipalities in providing for married men who do not want to be separated from their families. Profitable employment on constructive undertakings should be available for pretty nearly all who want to work. At the same time agricultural distress in the drought areas of the prairies is being relieved, both immediately and in a manner to assist the afflicted farmers to surmount their troubles and face the future with renewed hope. Work and relief are already under way and it will not be long before the programme is pretty fully opened up.

"I've had a hard day," said the tired business man aboard the evening train for home. "One of my office boys asked the afternoon off to attend his aunt's funeral. So, being onto his scheme, as I thought, I said I'd go along too."

His friend chuckled. "Great idea! Was it a good game?"

"That's where I lost out," sadly admitted the man of business. "It was his aunt's funeral.—Boston Transcript.

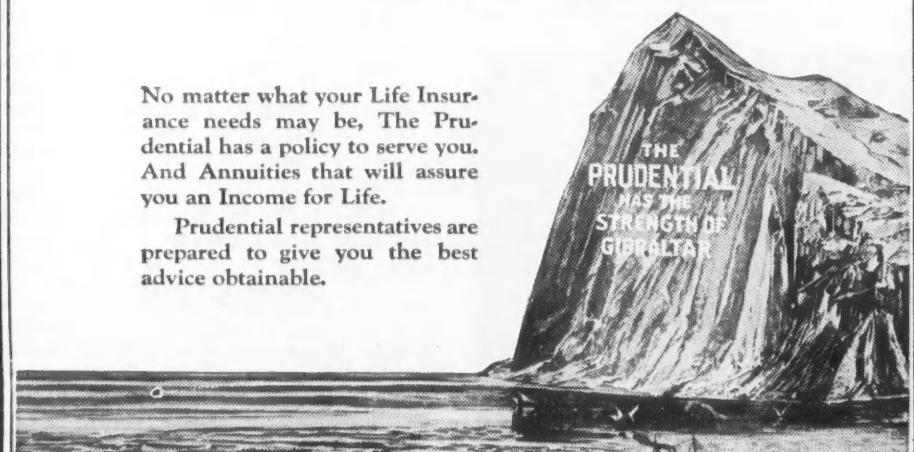
ADEQUATE PROTECTION OF THE HOME AND COMFORT IN THE LATER YEARS OF LIFE can be assured by LIFE INSURANCE

Do Not Lapse any of the Life Insurance Protection you have; better still

Get More of It!

No matter what your Life Insurance needs may be, The Prudential has a policy to serve you. And Annuities that will assure you an Income for Life.

Prudential representatives are prepared to give you the best advice obtainable.



The Prudential
Insurance Company of America

EDWARD D. DUFFIELD, President

Home Office, NEWARK, N. J.

SATURDAY NIGHT

THE CANADIAN ILLUSTRATED WEEKLY
HECTOR CHARLESWORTH, Editor
Mark S. Hodgeman, Advertising Mgr.

Subscriptions to points in Canada and Newfoundland \$4.00 per annum.
Great Britain, British Dominions, Colonies and Protectorates \$5.00 per annum.
United States and United States Possessions \$6.00 per annum.
All other countries \$10.00 per annum.
Single copies 10 cts.

NOTICE TO ADVERTISERS

Advertising contracts are solicited and accepted by this business office—or by any representative of "Saturday Night", subject to editorial approval as to point of view or character of the advertisement. Editors reserve the right to reject any contract accepted by the business office, its branch offices or advertising agencies, if it is determined at any time after acceptance—and to refuse publication of any advertisement thereunder at any time such advertisement is considered to be unreliable or undesirable.

No contribution will be returned unless accompanied by a stamped and addressed envelope. "Saturday Night" does not hold itself responsible for the loss or non-return of unsolicited contributions.

Printed and Published by

CONSOLIDATED PRESS LIMITED
CORNER OF RICHMOND AND SHEPPARD
STREETS, TORONTO 2, CANADA

MONTREAL New Brks Bldg.
WINNIPEG 304 Brks Bldg., Portage Ave.
NARROWAY 309 North Michigan Ave.
CHICAGO 10 Norfolk St., Strand, W.C.
LONDON 10 Norfolk St., Strand, W.C.

E. R. Milling, - Business Manager
C. T. Croucher, - Asst. Business Manager

Vol. 46, No. 46 Whole No. 2011

Why Jones never feels tired

The reason is—WRIGLEY'S. Jones has found out that you keep your mouth fresh, you feel fresh.

WRIGLEY'S—"after ever meal"—is recommended by doctors and dentists. It keeps the teeth cleansed.

**THE WENTWORTH ARMS**
HAMILTON, CANADA

On the main highway between Toronto and Niagara. Opposite Court House, facing a lovely park, offers a delightful home atmosphere to discriminating motorists. Good meals in our Artistic Dining Room, also business men's lunch. Try the special chicken dinner on Sundays.



The new and well appointed passenger liners sail from Vancouver, B.C. and Victoria, B.C.
"AORANGI" OCT. 14 DEC. 9
"NIAGARA" NOV. 11 JAN. 6
For fares, etc., apply to all Railways and Steam Ship Agents or to the Canadian Australasian Line, 399 West Hastings St., Vancouver, B.C.

HOMEWOOD SANITARIUM
GUELPH, ONTARIO

A hospital for nervous and mild mental cases. Beautiful and restful surroundings. Every facility for treatment. Rates moderate. Address Harvey Clare, M.D., Medical Superintendent.



Eno's "Fruit Salt" contains no sugar, irritates no tissue, forms no indispensable habit. A glass of Eno every morning helps to prevent constipation in nature's way.

Take
ENO'S
'FRUIT SALT'
first thing every morning

BROADWAY THEATRE

By JOHN E. WEBBER

HARLEM has been sought for most of our stage entertainment this week, with pretty much the same avidity that some of our own home-town acquaintance, in the wayward mood that seems to overtake them on arrival in Gotham, seek that colorful section to celebrate their nights of freedom from business and domestic cares. To the sometimes weary and somewhat ageing pilot of much of this compatriot adventure, the cloud we have to report has, at least, the proverbial silver lining. The mad chariot these compatriots drive need now proceed no farther than Times Square, to satisfy all their inhibitions, and provide all the night life which that portion of Darkest America has to offer. And so to bed at a reasonable hour.

In "Fast and Furious", for instance, are Harlem's songs, the pick of its nimble-footed dancers, the lithe, tawny bodies of its most toothsome maidens, and orchestral accompaniment in all the fury of Harlem syncopation. Neither Connie nor the Cotton Club can offer more. In "Singin' the Blues" are Harlem melodrama, brown skinned sinning in an underworld of crap and pistol shooting, and more songs and dances. And even the sins of "The Constant Sinner" of Mae West's spotted pilgrimage, are done in Harlem, and at least fifty-fifty black and white.

The colored renaissance is still upon us even if other saga are silent, offering theme for speculative sociologists, as well as matter for current stage chronicling. Mae West, in one of the few dull moments (unless sin is always dull to you) of her play, pauses to speculate on this color urge. But whether it is the extra kick to jaded appetites, she reports, a form of perversion which this might connote, or just that we have gone native to save nature, the pre-occupations this week are fairly black-faced and ebony-bodied. Our concern is, after all, the stage.

"Fast and Furious", the new Negro musical revue, follows pretty much the established formula for such entertainment, and in tempo and intensity, fairly justifies its title. The dancing is good, the brown skinned chorus energetic and smiling, and one or two of the numbers, like "Walking in Air", quite pleasing to the ear. A finale of jazzed spirituals is at least a novelty, and in a feathered Zulu number, the ladies go decidedly primitive. Personally, we prefer colored folk to white, in these sportive exercises. We like their exuberance of spirit and the child-like delight they take in the fun of their own making, disarms criticism. It has the quality too, of being natural and native to them. White choruses seem inbred in comparison. In this mood the faults and short-comings are taken along with the virtues and excellencies, even if, as in the case of "Fast and Furious", they exceed them in number.

SINGIN' the Blues, the new Negro melodrama with music, a description which should be redundant were language still pure, to which John McGowan owns authorship, is likewise made up of more or less stock Harlem ingredients. It's the good old story of the fugitive from Chicago justice, finding sanctuary in the pink-flounced bedroom of his Harlem sweetheart.

The shooting of the Chicago cop was, of course, unintentional, so that our sympathies, apart from any civic bias, go to those who foil the police and finally accomplish the escape. The book has been clever in providing many musical comedy opportunities, without straining credulity, for the cream of Harlem entertainers it employs. The clever stage direction of Bertam Harrison does the rest.

Love stalking young beauty, gazing on her nightly from the stalls, haunting the stage door for her exits and entrances, following her by day to cafes and shops, finally entering her home unbidden, mingling with her invited guests, unquestioning its presence, here or anywhere, even in the sanctuary of her bedroom. Bold enough now to speak, to urge its claims, insist on



ETHEL BARRYMORE COLT, daughter of the famous actress, makes her debut in George White's "Scandals".

IN "The Constant Sinner" Mae West once more dons her scarlet robe and pursues the world's "oldest profession" with such persuasive interest, ease, naturalness and humor that, speaking as an audience, of course, we almost forgot to be shocked. All of which only goes to show how far we have traveled since the year of grace, 1900, when the romantic harlotry of Daudet's "Sappho", in the American version of the dapper Clyde Fitch, and the substantial symmetry of Olga Nethersole, in shamelessly bare shoulder, outraged our righteous press and public to such an extent that "Big Bill" Devery, Chief of Police, added it to his crusade against harlotry in the Tenderloin. The reform wave was, of course, only temporary, and in another month Hamilton Revelle was again toiling manfully up the stairs with his un-hallowed love burden.

We had much better have been nice to our Sapphos. They at least were literary and romantic harlots. Mae West's is about as literary as a tabloid, and as romantic as a cash register. But if you can bear with her cynical trade, and some of the coarse jokes that go with that trade, she at least is witty, amusing and resourceful, and "The Constant Sinner" a liberal sociological education. If she has nothing new to offer, as some of the more experienced critics complained, nothing that "Diamond Lil" did not better, it is because there is nothing new in sin, this year. The play is a stage version of her own novel of the same title, and if you are interested in the story, and Mr. Locke hasn't a copy in his Library, your chauffeur or maid will probably have one hidden somewhere. Or perhaps you will prefer to wait, as we would, and have Mae herself along with the story.

I miss the sight of pretty faces At all the crowded bathing places, For everywhere my eyes incline On miles and miles of knobby spine.

The chief constable of a small English town was also an expert veterinary surgeon. One night his telephone bell rang.

"Is Mr. Blank there?" said an agitated voice.

Mrs. Blank answered yes, and inquired:

"Do you want my husband in his capacity of veterinary surgeon or as chief constable?"

"Both, madam," came the reply. "We can't get our new bulldog to open his mouth, and—there's a burglar in it."—Boston Transcript.

NURIEL KIRKLAND in the new comedy, "I Love an Actress".

Player's Please



The name Player on a cigarette guarantees the quality and purity of the tobacco.
It is more than a name—it is a reputation.

"It's the tobacco that counts."

PLAYER'S
NAVY CUT

Have you seen our Player's "Doggie" Place Cards? A set of twelve will be sent, free, on receipt of your name and address. Write to Dept. "P", P.O. Box 1320, Montreal.

IMPROVED
SLEEPING CAR SERVICE
Toronto to Philadelphia

Effective September 27

Lv. Toronto (Union Station) - 8.00 p.m., C.P.R.
Ar. Philadelphia (Broad St. Sta.) 9.01 a.m., P.R.R.
Through sleeping car service daily

Lv. Toronto (Union Station) - 5.00 p.m., C.P.R.
Ar. Philadelphia (Broad St. Sta.) 7.44 a.m., P.R.R.
Sleeping car service daily between Buffalo and Philadelphia
Convenient train connection from Broad Street Station Philadelphia to Atlantic City

Requests for reservations are invited
H. E. HEAL, Canadian Passenger Agent
307 Royal Bank Building, Toronto
Phone, Elgin 7220

PENNSYLVANIA RAILROAD

FALSE TEETH ARE A GREAT INVENTION BUT KEEP YOUR OWN AS LONG AS YOU CAN

PYORRHEA
threatens all mankind



Pyorrhea lurks in almost every mouth some time during life.

This insidious dread disease of the gums preys on four people out of five past the age of forty and is responsible for half the false teeth worn today.

Because this dangerous disease works down the roots, between teeth and gums, its vicious presence may go undetected for as long as ten years before tender, bleeding gums warn you that pyorrhea is destroying the health of your mouth.

Act in time—before the gums bleed

At the very first trace of those grim, warning signals, tender or bleeding gums, go to your dentist without delay and start the daily use of Forhan's. If you have been so fortunate as to escape pyorrhea thus far protect yourself from danger by the regular daily use of Forhan's.

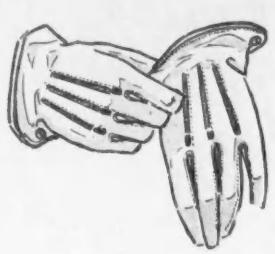
Safeguard yourself with the right dentifrice

Don't gamble with just as good's. No other dentifrice can do what Forhan's does. Not only does it protect your mouth from dangerous infections, it cleans your teeth and preserves their whiteness and natural beauty. It cleans without damaging the enamel, for Forhan's contains no harmful abrasives. Its regular use hardens the gums and reduces inflammation, or prevents it. It will give your gums the tingle which comes with the glow of perfect health. In many cases, it will also cause loose teeth to tighten by its astrigent action on spongy tissues.

Forhan's is the formula of R. J. Forhan, D.D.S., who for 26 years specialized in the treatment of pyorrhea. It contains Forhan's Astringent, an ethical preparation widely used by dentists in the treatment of this dread disease. Forhan's Limited, Montreal.



Forhan's
FOR THE GUMS



Men's New Fall Gloves

Smartly gloved hands for the well dressed man. The best leathers and workmanship English and French makers have to offer. All sizes—all new—all up-to-the-minute in style.

Handsewn Washable Chamois Gloves in natural color with black stitching. \$3.50 to \$5.

Buckskin Gloves in grey or purple shades. Handsewn with dome fastener. \$5.

French Grey Suede Gloves, in handsewn or seam style. One dome fastener. \$3.50.

Driving Glove of Chamois with leather palm. Strongly made. One dome fastener. \$4.50.

Washable Lambskin Glove, in pine shade. Handsewn with one dome fastener. \$5.

Store For Men—Street Floor

THE SIMPSON COMPANY LIMITED

H. Ethel Shepherd

Pupil of Jean de Reszke, Paris, and Oscar Saenger, New York

Singing Specialist and Coach

53 Chestnut Park Road Randolph 4042 or to her country house, King 3310, Ont

"OVENDEN"

Barrie • • Ontario

Private school for girls—Resident pupils only—Curriculum includes Upper School work required for entrance to Toronto University.

Music and Art emphasized. Summer and Winter sports—golf and riding.

SCHOOL REOPENS SEPTEMBER 16th

For Prospectus apply to the Principals or Secretary

EMPIRE

Temperance St.—Tel. Adel. 8928

Week of Mon., Sept. 28th

CAMERON MATTHEWS

English Players

present

Leslie Howard's Greatest Success

"Berkeley Square"

by John L. Balderston

The most notable play of the last decade

SEATS NOW

Evening Prices: 25c; 50c; 75c; \$1.00. Best Orch. Seats Sat. Night and Holidays \$1.50. Wed. Mat. 25c; 50c; Sat. Mat. 25c; 50c; 75c.

Week of Mon., Oct. 5th,

"THE ROYAL FAMILY"

HART HOUSE STRING QUARTET

Announces its 8th season of Five Subscription Concerts to be given in Hart House Theatre.

By subscription \$5.50 admitting to all concerts. Non-subscribers \$2 each concert. Extra invitation concert for subscribers only. Mail cheques to Secretary, Hart House Quartet, Toronto.

FIRST CONCERT OCT. 17

Completely Sold Out Last Year

SUBSCRIBE NOW

"It is now possible for a wife in England to telephone to her husband, even if he is on the other side of the earth," says a writer. Then what's the good of going to the other side of the earth?—*The Humorist*.

MUSIC AND DRAMA

A Pirandello Drama

BY HECTOR CHARLESWORTH

JUDITH ANDERSON, Australian actress of the most remarkable virtuosity, has a remarkable vehicle for her talents in Luigi Pirandello's drama, "As You Desire Me", at the Royal Alexandra Theatre. The play was adapted from the Italian by Dmitri Ostrom. Whether the writer took any liberties with the original text I cannot say. Most of Pirandello's plays end in mystification, but in "As You Desire Me" the curtain falls on comparative certainties, though the ultimate fate of the heroine, "the unknown one", Chia, is left in doubt.

Luigi Pirandello is a veteran novelist and playwright, born 64 years ago in Sicily, was educated at Bonn, Germany, and has lived in Rome for a long period. He has been writing short stories and novels for over 40 years and in 1912 was persuaded to dramatize one of his tales. His success was such that he has since devoted himself mainly to the theatre.

Both in his novels and his plays Pirandello expresses a definite artistic creed, as pessimistic as that of his compatriot Leopardi. In his own words it is as follows: "I think that life is a very sad piece of buffoonery, because we have in ourselves, without being able to know why, wherefore, or whence, the need to deceive ourselves constantly by creating a reality (one for each and never the same for all) which from time to time is discovered to be vain and illusory. . . . My art is full of bitter compassion for all those who deceive themselves; but this compassion cannot fail to be followed by the ferocious derision of destiny which condemns man to deception."

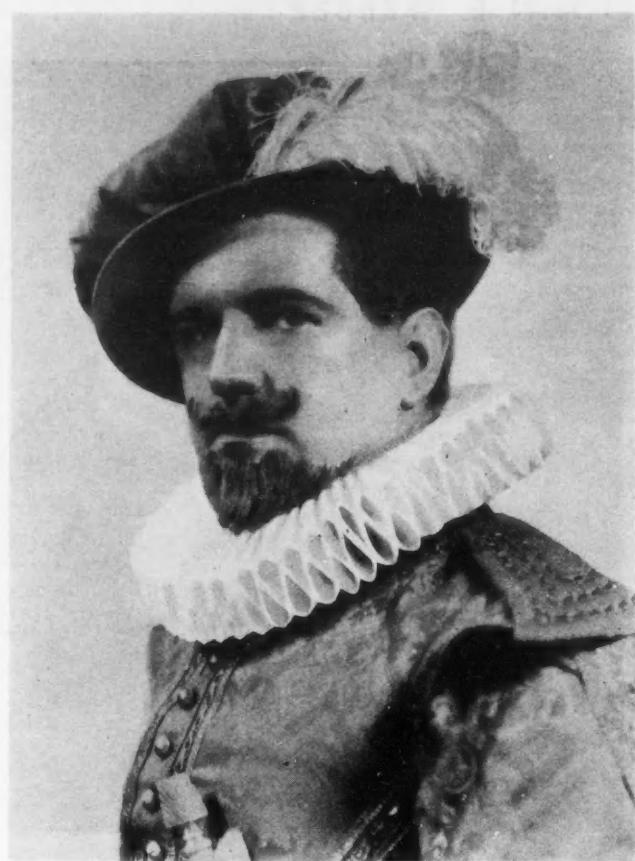
While "As You Desire Me" lacks the intellectual distinction of such plays as "Six Characters in Search of an Author" or "Enrico IV.", the ideas embodied in the above paragraph permeate its entire development. It gives the effect of being the dramatization of a tale, as it probably is. The play is "real theatre", and like those of most Italian dramatists, marked by a hectic, quasi-operatic tradition. The story is commonplace enough, an attempt by a woman who has led a dissolute life to impose herself on a wealthy Italian as his long lost wife who had been violated and carried off by Austrian soldiers during the invasion of the Lombardy in the Great War. The real wife unfortunately is brought back as a hopeless imbecile, but the false Chia almost convinces everyone that she is the real lost one, until in a revelation of feeling she reveals her own imposture and goes her way.

The Pirandello philosophy, however, lifts this sordid tale above the level of the commonplace. The woman feels that she has the power by the reincarnation of the bride who has been ravished away, if those around her, especially the bereft husband, "desire" that she should be so, with their whole hearts. A moral derelict, she feels that she can by self deception transform herself into a new and spiritual being, but circumstances are too strong for her. I fancy that in the original text the audience was left in doubt as to whether she was actually the real Chia, and that the denouement by which we learn definitely that she is not was devised for the practical minds of English speaking audiences. Anyway, Pirandello by his rare theatrical craft makes us sympathize with the deception. In one respect at least Pirandello has achieved something which usually makes for popular success in the theatre; he has created a stellar role, demanding all the resources of the acting, around which the

Another Milne Jollity

CAMERON MATTHEWS, the well-known actor-manager, in the past responsible for many distinguished productions of English comedies, has returned to the Toronto scene after several seasons' absence, and will continue his old policy at the Empire Theatre. His organization of "English Players" is the best that he has directed since his initial season at the Princess Theatre seven or eight years ago,—a judicious mingling of experienced thespians with fresh young talent.

For his opening bill Mr. Mat-



WEYLAND WRIGHT, with the English Light Opera Co. as "The Earl of Essex" in "Merrie England", at the Royal Alexandra Theatre, Toronto, week of Sept. 28.

other characters hover as mere shadows.

Judith Anderson, a Scottish-Australian like Melba, is superbly virtuosic as an artist, magnificently formed physically, with a marvelously expressive personality, an effective voice and much emotional power. In the first act when the woman is living a drunken life in Berlin with a degenerate drug-addict and writer, her limber movements recalled Bernhardt. She gave the effect of an intoxicated and lost woman with uncompromising realism but nevertheless with exotic charm. In the subsequent scenes, when she has transformed herself into a reserved and gentle being, her acting was equally sure with moments of spiritual loveliness. Few actresses understand so well the value of the effective picture.

The play calls for the services of three able supporting actors. Russell Hicks, who plays the bereft husband, has a noble voice and presence, but seemed rather wooden. David Tearle gave an effective and incisive impersonation of the degenerate and vindictive German. But the best actor in the supporting cast was Hugh Miller, a man of most gracious bearing and beautiful utterance who played an artist, whose delusion that she is the real Chia brings about the drama. Teresa Dale, Harold Vizard, Anthony Baker and Mortimer Weldon were all excellent in minor roles. Mr. Weldon, by the way, is the only actor who looked like a real Italian.

The play is acted with smoothness, refinement and sparkle that the text demands. Mr. Matthews surprised everyone by his humor, ease and aplomb as the prevaricating Michael, and Velma Royton gave a most charming and piquant characterization of his wife, Jennifer. Mary Hone revealed an attractive presence and interesting personality as Michael's hostess, and Violet Loxley was a spirited ingenue. The minor roles of this play happen to be in nearly every case interesting. The once noted Shakespearean actress, Agnes Elliott Scott, gave a capital example of high comedy in a dowager role, and there were excellent characterizations by Harry Green, one of the original Cameron Matthews organization, who has developed considerably as a light comedian; John Tregale, who was associated with Seymour Hicks in his tour of Canada a few years ago and George Tawde, remembered for his pungent impersonation of David with Mrs. Fiske in "The Rivals" last season.

threws chose another of the merry theatrical pranks of A. A. Milne; —the light, satirical tone of which is a relief from the "mystery" plays for which he has of late shown a penchant. It is entitled "Meet the Prince" and, as produced by Basil Sidney and Mary Ellis, was one of the successes of Broadway last season. It is fine-stuff stuff and presents the escapade of Michael Browne, a plausible and charming gentleman adventurer who, masquerading as a Balkan Prince, imposes harmlessly enough on the leading social circle of a London suburb. Much of Mr. Milne's wit and satire centre around the flutter which the prospect of meeting a real prince causes in quiet, suburban doves. The situation grows serious when Michael unexpectedly meets his wife, who has changed her name and settled down in this retired spot to try and forget him. In the end they are re-united, but even in the mode of reconciliation the originality and freshness of Mr. Milne's touch is manifest.

The play is acted with smoothness, refinement and sparkle that the text demands. Mr. Matthews surprised everyone by his humor, ease and aplomb as the prevaricating Michael, and Velma Royton gave a most charming and piquant characterization of his wife, Jennifer. Mary Hone revealed an attractive presence and interesting personality as Michael's hostess, and Violet Loxley was a spirited ingenue. The minor roles of this play happen to be in nearly every case interesting. The once noted Shakespearean actress, Agnes Elliott Scott, gave a capital example of high comedy in a dowager role, and there were excellent characterizations by Harry Green, one of the original Cameron Matthews organization, who has developed considerably as a light comedian; John Tregale, who was associated with Seymour Hicks in his tour of Canada a few years ago and George Tawde, remembered for his pungent impersonation of David with Mrs. Fiske in "The Rivals" last season.

The Toronto Conservatory of Music

COL. A. E. GOODERHAM, LL.D., CHAIRMAN, BOARD OF GOVERNORS

ERNEST MacMILLAN, B.A., MUS. DOC., F.R.C.M., F.R.C.O., PRINCIPAL

HEALEY WILLAN, MUS. DOC., F.R.C.O., VICE-PRINCIPAL

PRIVATE TUITION

In all grades and in all branches of music. Special attention given to beginners.

CLASSES

Orchestra, Ensemble and Choral Classes: Choir Training for Organists; Sight Singing and Ear Training; also many other classes open to students of the Conservatory.

Well-Equipped Residence for Young Women Students

Year book and Syllabus mailed on request.

Address: University Avenue and College Street, Toronto 2

MASSEY HALL Oct. 7-8-9-10

Norman M. Withrow Manager

THE FREIBURG

PASSION PLAY

—NOT A MOTION PICTURE—

Featuring Adolf Fassnacht and a cast of consecrated players direct from Germany—First American Tour.

Night Prices—(Balcony 3 rows, \$2.50), \$2.00, \$1.50, \$1.00. Sat. Mat. Prices—(Balcony 3 rows, \$2.00), \$1.50, \$1.00, 75c. Fri. Mat. Prices—Adults, \$1.00; Children, 50c. Tax Extra.

Notice—Can use 100 more men, women and children, all sizes, all ages, for volunteer extras for Passion Play. Report in person or call Massey Hall, Elgin 1048.

ROYAL ALEXANDRA

NEXT WEEK

MATS. WED. SAT.

COMPANY OF

65

A Picturesque Setting of

Merry England

Merrie England

Sir Edward German's Delightful Musical Play of the Romance of Queen Elizabeth and Sir Walter Raleigh

Eves. \$1 to \$2.50 — Wed. Mat. 50c to \$1.50 — Sat. Mat. 50c to \$2

SEATS AT MOODEY'S & KENNEDY BROS., 32 BLOOR W.

NOW PLAYING

Loew's

THE PRIZE PLAY OF THE STAGE BECOMES THE PRIZE PICTURE OF THE SCREEN!

“STREET SCENE”

The Pulitzer Prize Drama

WITH

SYLVIA SIDNEY—WM. COLLIER, JR.—ESTELLE TAYLOR

Next Friday—EDDIE CANTOR—in—"PALMY DAYS"

SHEALS

On the Stage

The Personality

Impressions

ANN SEYMOUR

—

EDDIE DEAS

And his Boston Brownies

Music so hot it sizzles!

IT'S R.K.O.

World's Finest Vaudeville

5 ACTS

The TIVOLI
HOUSE OF HITS NOW

TORONTO ACCLAIMS

Vina Delmar's

BAD GIRL

WITH
SALLY EILERS
JAMES DUNN

IMPERIAL UPTOWN

NOW

A LOVE STORY OF NEW THRILLS

EDWARD G. ROBINSON IN

“5 STAR FINAL”

MELODIOUS STAGE SHOW

IMPERIAL CONCERT ORCHESTRA

“Fifty Fathoms Deep”

WITH
Jack Holt
Loretta Young
Richard Cromwell
Mary Doran



A scene from the original Freiburg Passion Play coming to Massey Hall, Toronto, October 7, 8, 9, 10.

THE FILM PARADE

By MARY LOWREY ROSS

The Common Law

GIRLS who stay for breakfast don't get asked for supper," says a sententious young lady in a recent picture.

Quite a number of girls have been staying for breakfast in the movies lately. They do it in the most natural fashion, appearing at the table in nice fresh frocks and taking their place behind the coffee percolator with such an air of easy matronliness that it escapes the censor's attention altogether.

Constance Bennett does it this week in "The Common Law". And it isn't the first bachelor apartment she has stayed in for breakfast either. But she always does

gentleman with the field glasses leans in an excited attitude over the paddock paling, the ladies in imported Scotch woollens take tea at the chromium plated table, all the settings look socially important, all the clothes are exactly right, everything is as authentic as possible and nobody is alive.

Joel MacCrea is the artist for whom Miss Bennett poses. When he discovers about her he says with twisted lip, "And I was about to make you my wife! My wife!"

In a few years "The Common Law" ought to make a good comedy even for the people who now accept it as drama.

"Bad Girl"

IN CONTRAST to "The Common Law", "Bad Girl" has both a plausible setting and moments of human reality and tenderness. It is an unpretentious little story with well-handled dialogue, and a plot which, apart from a rather obviously contrived ending, doesn't suffer the usual distortions.

James Dunn as the young husband of Sally Eilers, is good with moments of rather excessive naturalness. Sally Eilers is charming. Between them they create, as Charles Farrell and Janet Gaynor did in "Seventh Heaven" a real illusion of young affection and interdependence. "Bad Girl" doesn't scale the usual Hollywood heights of improbability, and on the other hand it doesn't sink far enough in the direction of artistry to damage its popular appeal. In the next year we will probably see James Dunn and Sally Eilers getting married out of a tenement and having a baby at least four times. It is the sort of theme with the sort of principle that tends to repeat itself.

The Girl Habit

A REALLY good comedian can be funny on a shoe-string. Eddie Cantor can, and so can Charlie Chaplin. Charles Ruggles might, given the shoe-string. The trouble is that in his feature picture "The Girl Habit," he has



EDWARD G. ROBINSON in "Five Star Final", a film drama of the tabloid newspapers, (Imperial Theatre, Toronto).

been given the whole peddler's pack and so overwhelmed with ginerack material and play-acted situations that he scarcely emerges at all.

In spite of this, and in spite of the fact that his comedy is altogether lacking in consistency—he is helpless and resolute, knowing and naive by turns—there are occasional bright moments in "The Girl Habit". For instance his conference with the prison warden's wife, and an interlude or two with his superb mother-in-law. But he ought to find a new director.



JACK HOLT AND LORETTA SAYERS in "Fifty Fathoms Deep" (Uptown Theatre, Toronto).

The William Tilden Series

AS A spectacle in himself, William Tilden is well worth going to see: for his power and prowess, for the beautiful patterns he makes in action, and most of all for his personal showmanship. Unlike Bobby Jones he occupies the spot-light with real enthusiasm. A Tilden episode isn't a lesson; it's an act.

His tennis is worth watching too.

Note and Comment

STARTING Monday evening, September 28th, Toronto will see for one week only the greatest of English light operas, "Merrie England", presented at the Royal Alexandra Theatre by the English Light Opera Company direct from London.

"Merrie England" has a delightful theme. England in the picturesque days of Queen Elizabeth forms the setting for the story of the Queen's unrequited love for Sir Walter Raleigh, the latter's love for Bessie Throckmorton, one of the Queen's ladies-in-waiting, Bessie's imprisonment in the castle and Raleigh's banishment.

The music, composed by Sir Edward German, is of the sort that lingers in the memory long after being heard.

For the second week of the English Light Opera Company's engagement, beginning Monday, October 5th, they will present John Gay's immortal comic opera, "The Beggar's Opera". This 200 year old music drama is regarded as the "grand daddy" of all our musical shows, its sparkling wit and tuneful melodies being unsurpassed by any of the present day works. As the Montreal *Star* writes,

with terrible beauty, the spirit suddenly rises again and soars with the triumphant notes of Handel's "Hallelujah Chorus" accompanying the scenes of Resurrection and the tableau of glorification.

With only one brief intermission late in the program the Freiburg Passion Play is presented in eighteen scenes described as follows: The eviction of Adam and Eve from the Garden; The Glorification of the Cross; The Temple of Jerusalem; The Priests Conspire; Jesus goes to Bethlehem; The Tempting of Judas; The Last Supper; Judas and Caiaphas; The Garden of Gethsemane; The High Council; Palace of Pontius Pilate; Court of King Herod; The Priests before Pilate; The Scourging; The Condemnation; March to Calvary; The Crucifixion; The Sepulchre; The Glorification.

• • •

"Berkeley Square", Cameron Matthews' second offering of the season at The Empire Theatre, Toronto, week of Sept. 28, is the play by John L. Balderston, in which Leslie Howard scored his greatest success during a year's run in London. Mr. Matthews emphatically substantiates his promise of the finest stage successes with the announcement of this beautiful play.

"Berkeley Square" with its settings in the latter part of the eighteenth century and its final denouement in 1924, is an impres-

Green Brown Grey Blue

... are the smarter shades in the new Lounge Suitings from London.

We are also in a position to advise you with respect to the correct Shirtings, Cravats and Accessories from our Exclusive Selections from abroad.

Lounge Clothes
\$90 and \$100



Stanley and Bosworth

"The English Shop"

Tailors and Outfitters

98 and 100 WEST KING STREET

sive and moving spectacle of English social life. The tempo of the piece is impressive, the lines telling, and the settings richly romantic. Mr. Alan Willey will be seen in the Leslie Howard part, Misses Matthews will be seen in the leading parts.

Mary Hone, Velma Royton, Violet Loxley, Stella Gladynne, Agnes Elliott, Scott, Muriel Dean and Messrs. John Tregale, Harry Green, George Tawde and Cameron



Comfort that remains in the home during a whole winter because of the steady supply of gas fuel so easily controlled—

Comfort that means health because the waking and sleeping hours are spent in an atmosphere suitable to the needs of the whole family—

Comfort that is real because of the freedom from fuel worries, because of the fuel on continuous and steady supply just at the furnace—

That is gas house heating

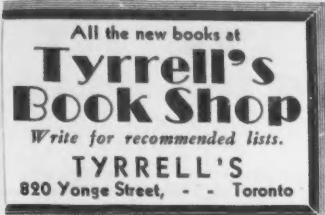
The CONSUMERS' GAS COMPANY

55 Adelaide St. East 2532 Yonge St.
732 Danforth Ave.



MISS MARGARET E. WILSON, brilliant violinist, talented pupil of Vino Harisay, son-in-law of late Ysaye. She won the gold medal in the open competition at the C. N. E., 1931.

A colossal production, a sublime pageant, is the Freiburg Passion Play coming to Massey Hall on October 7, 8, 9, 10. Dramatic action and tableau blend with authentic costuming of the ancient city of Jerusalem, selections from the masters of choral music accompany the action of the drama, lights and shadows play upon the movement of the story with a skill that leaves the audience breathless at the artfulness of these visiting actors in their stagecraft. Then as the drama proceeds the observer forgets the stagecraft and is buried in the story. From the earthly triumph of the one entry into Jerusalem, Adolp Fassnacht, as the Christus holds the sympathy of the audience, which follows on wave of ever increasing emotion through the glaring magnificence of the palaces of the Roman governors and King Herod, through the careless indifference of the trial, the realistic brutality of the scourging, to the vague and misty shadows of tragedy that surround Golgotha. Plunged into the depression of tragedy portrayed



THE BOOKSHELF

By HAROLD F. SUTTON

Continuing Saga

"Finch's Fortune", by Mazo de la Roche; The Macmillan Company of Canada; 399 pages; Price \$2.50.

By PELHAM EDGAR

LIKE every other artist Miss de la Roche has her fluctuations. Many of them range from good to bad. Her variations are less extreme, but in the present book we are nevertheless conscious of some slackening of the creative energy that went to the making of *Jalna* and its finer sequel "*Whiteoaks of Jalna*". The truth is that with the second book she had exhausted the possibilities of her characters. The older ones were definitely fixed beyond the chance of change. Finch and Wakefield were still on the threshold of life and the reader might comfortably speculate on what the future held in store for them. If this book fails it is not because it lacks the fine craftsmanship that we inevitably associate with Miss de la Roche's name, but because the detailed picture of developments satisfies us less than our own unformulated imaginings.

When the story opens Finch is about to come of age and inherit his small fortune. After the birthday dinner he begins to spend it with a generous disregard of consequences. His two old uncles are asked to go on a long visit at his expense to their sister Aunt Augusta, in Devon. Piero gets a new car, the farm a new piggery. Meg is relieved of her mortgage, and a good round sum is sent to the alluring New York market. On the voyage out he accommodates a stranger Miss Rosamund Trent with ten thousand for the purchase of antiques, and this follows his own thirty thousand in the New York crash. Arrived in England he has his two uncles to support, and comes to the aid of his shiftless brother Eden. All this looks like the matter of farcical comedy, but there is no hint of hilarity in the author's treatment, unless Renny's retirement to his mother's bed is to be viewed in that light.

It is difficult to say where the main complications of the story lie. The money difficulties though seriously handled do not seem to be an important issue. There is a temporary breach between Renny and Alaine, but that is off the main line of development. The musical progress of Finch is another blind alley, and his love affair with Sarah Court evaporates into nothing. We are interested at first, but when Finch rather limply allows his effeminate friend Arthur Leigh to cut him out our dawning interest fades. It is revived abnormally enough by Arthur's insistence that Finch shall accompany them on their honeymoon; but when a certain tense moment for Finch and Sarah has passed the episode dissolves with nothing more exciting than Finch's nervous breakdown and his return to *Jalna*.

Here we are content to leave him.



MAZO DE LA ROCHE From a recent photograph.

the varied happenings of an outfit post of Europe set down in wild surroundings. Her heroine is Cecile, wealthy little daughter of the widowed Euclide Aclair, apothecary to Frontenac, and attached to his household since childhood. Her father's office brings her in touch with town and court and through her eyes the whole life of the colony is presented.

Cecile is such a very good little girl that one was afraid that Miss Cather was going to make a nun of her; but we part with her in an epilogue dated 1713, wedded to her girlhood's lover, Pierre, and already mother of four sons. Since the chronology of the novel indicates that she was then but 28 there is no doubt that she was carrying on one of the best of French Canadian traditions. In the earlier part of the book pathetic interest is provided by Cecile's care for a little boy, Jacques, child of a wanton—for Miss Cather recognizes that old Quebec being a resort of sailors had its wantons, as well as its saints and adventurers.

Perhaps the most appealing characterization of the book is that of Bishop Laval, a true shepherd of his flock who through Cecile's interest becomes the guardian of this lad. The finest quality in "*Shadows on the Rock*" is that it makes the reader live the varied life of Quebec at the dawn of the 18th century as effectively as Miss Cather's masterpiece, "*My Antonia*", makes us live the life of rural Nebraska in our own times. The purity of her style is an added virtue in a very charming tale.

"Odds, 1 To 28"

"*For Sale*", by Compton Mackenzie; "*The Loving Spirit*", by Daphne du Maurier; "*Saturday Night*", by Thomas Moulton Doubleday, Doran and Gundys Ltd., Toronto; \$2.50 each.

By R. M. A. CHRISTIE

A CHRISTIAN, as Mr. Chesterton points out, is perpetually balanced between a Christian ideal of loving his enemies, a Pagan ideal of punishing his enemies, and a Chivalric ideal of fighting his enemies fairly. So must a book reviewer be perpetually balanced between a Christian ideal of being completely generous to his author, a Pagan ideal of saying the very worst he thinks of him, and a Chivalric ideal of giving the chapter the benefit of the doubt. These three novels involve all three attitudes in their criticism.

A probably not too accurate estimate of Mr. Compton Mackenzie's works to date credits him with 27 novels. *For Sale* the 28th would seem to prove that practice does not necessarily make perfect, it often makes pot boilers. Like *Rich Relatives* and *Poor Relations*, *For Sale* is meant to be a humorous novel. The jacket is covered with references from sturdy British reviews to its "rollicking qualities", its tendency to make

MR. MOULT gets the benefit of the doubt. His first chapter discouraged me, beginning as it does, "*Noise, unrest, glamor. Iron Iron beating on iron. No escape from noise, unrest, glamor.*" etc. My instinct to escape such a novel by closing it softly and immediately, an going places to forget, is always strong, but a stern sense of duty was rewarded in the second chap-

"Now you know dear
the doctor was right when
he told you to—



IMPORTED
FROM
LONDON

... change to
CRAVEN "A"
CORK-TIPPED VIRGINIA CIGARETTES
—they're MADE SPECIALLY
to prevent sore throats"

MADE BY CARRERAS LIMITED. 143 YEARS' REPUTATION FOR QUALITY

BARGAINS: This is bargain time at our place. Every Hupmobile on our floor is the biggest value that we have ever offered. There's a new reason. Come in and ask us about it.

HUPMOBILE
SIXES AND EIGHTS

FREE - WHEELING AT NO EXTRA COST

There are authorized Hupmobile dealers throughout Canada. Write Hupp Motor Car Corporation, Windsor, Ontario, for name of the dealer nearest you.

16-DAY EXCURSION
BUFFALO TO
NEW YORK---\$16.80
GOING FRIDAY, OCTOBER 9TH

PENNSYLVANIA RAILROAD

CAUTION!
Before you pay a salesman for your subscription ask him to let you see his credential. All authorized subscription salesmen usually show their credentials without request.

Before You Subscribe

Examine the expiration date on credential to make sure that it has not expired. Check salesman's signature on credential with his signature on receipt given you. See that credential is countersigned. You can make certain salesman is authorized by noting if your city, town or county appear upon credential as being in his territory. A miniature copy of credential appears below—when completely filled in, in ink, it is your assurance that salesman is fully authorized. He will also issue you an official printed receipt showing name of publication, amount paid and term of subscription.

THIS CREDENTIAL EXPIRES *[Signature]* **on** *[Signature]*
This is to certify that *[Signature]* is authorized to accept subscriptions for SATURDAY NIGHT until *[Signature]* at the regular rates and upon the basis shown on both sides of Official Receipt Form, one of which is issued to each subscriber.

This is the home of the CONSOLIDATED PRESS LIMITED
73 Richmond Street W., Toronto

Salesman's signature must appear in ink here and correspond with signature he writes on receipt.

Description of above salesman:

Height _____ Weight _____

Eyes _____ Complexion _____

Hair _____ Build _____

The following () points only are covered under this authorization and only until *[Signature]*

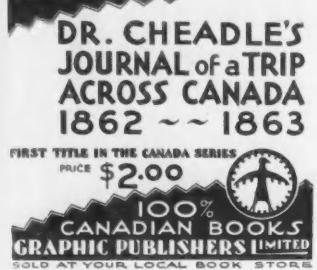
(Over) Subscriber assumes no risk provided signature and description of salesman agree with identification above. (Over)

[Signature]
General Circulation Manager

[Signature]
Salesman's Credential
must be countersigned.

Signature of General Manager in ink must appear above, otherwise credential is bogus.

192



Legends of French Canada

By Edward C. Woodley.

Twelve tales that typify in their simplicity and beauty the tradition of French Canada. The author knows French Canada well and, therefore, presents his stories with a clarity of style that is altogether charming. Interpretive drawings by Kathleen Shackleton add to the value of the book \$1.50

Thos. Nelson & Sons, Ltd.
TORONTO



The Road

by Warwick Deeping

The author of "Sorrell and Son" excels himself in this his latest novel! Telephone Adelaide 8711.

At \$2.25

Bookshop—Street Floor

THE SIMPSON COMPANY
ROBERT SIMPSON LIMITED

Retire at 65



YOU can retire to comfort and enjoyment at sixty-five, if you so desire, on the money you have easily saved by means of an Excelsior "Endowment At 65" Policy.

Under this plan, while you are saving for old-age independence, you are also giving your family insurance protection in case of your premature death . . . The rates are low—and will be given to you if you will send the coupon for descriptive booklet.

—THE—
EXCELSIOR
INSURANCE LIFE COMPANY

"A Strong Canadian Company"

HEAD OFFICE, TORONTO, ONT.

MAIL THIS COUPON—

Excelsior Life Insurance Company, 317
Excelsior Life Bldg., Toronto 1, Ont.
Please send me descriptive folder about
"Endowment at 65" at my present age
years.

Name _____

Address _____

Occupation _____

ter's beginning—"What always impressed Mark Poplar as he entered Bunkers Buildings was the smell of carbolic soap." Aha, said I, this is more hopeful! Unfortunately Mr. Moult swings back into the Iron manner rather often, but the book has some acute observation and in a rather drab way carries one on to discover what becomes of the Poplar family, whose existence involved London charwomen, Camden Town street markets, holidays on Hampstead Heath, and dusty law and real estate offices. My real interest was unfortunately centered on Poplar *pere* of whom alas, I learned practically nothing. To go shopping by night among the ramshackle stalls of a London Street market with Mrs. Poplar, or collecting rents with Mark, is to have experienced part of London life as it exists. The question remains whether you are interested in making the trip.

French Childhood

"Trott and His Little Sister", by Andre Lichtenberger; with a preface by Dorothy Canfield Fisher; The Viking Press, \$2.50.

By MORLEY CALLAGHAN

THOUGH written thirty years ago, this book about a little French boy and his one-year-old sister, is still being read by thousands of people in France. The reasons are quite obvious; the book has charm, whimsicality, a sweet humor, and above all, it leaves the reader with the feeling he loves to cherish once he passes the age of twenty-five, that children are most emphatically little dears.

The only test one has for a book of this kind is whether the display of child psychology completely satisfies the imagination and whether the observation seems to be in a measure true with a remembrance of one's own experience. The trouble is that the childhood world invariably seems so far away to most of us and so incredible, that in looking back, we try to sentimentalize it, though almost anyone would readily agree that few children think of themselves as little dears; to the contrary, as I remember it, the small child usually rather pities his parents; that false, all comprehending front that adults adopt for the benefit of children. The story in hand has to do with a few months in the life of a very small boy, Trott, and a newly born sister, Lucette. The very fact that it is merely a day to day progression in the life of a very polite and conventional small boy, limits it at once to the pastel shades; one's interest rises or falls then, whenever the writer with a sharp flash seems to touch the quick truth, or when he misses and there is the feeling of having heard someone strip the gears on an automobile. There are many fine and charming passages which seem incredibly true, not only for the little French gentleman, but for all early boyhood.

There is the passage, a fairly long one where Trott and the nursemaid and his little six-months-old sister go for a walk along a fashionable boulevard, and there is a recounting of the hopes and fears and deep inner pains of Trott, who wants to cut a fine figure and do the precisely correct thing before the well dressed older people. He hopes his baby sister will perform perfectly and he has a lingering hope that a little girl in the neighborhood, who appeals to him mightily, will

come along and admire them all. There is another very short passage where Trott plays a game with pebbles on the beach that seems absolutely true. The book has a great many of these fine touches. On the other hand there are passages where the boy seems "cute": which simply means that the writer is intruding, floundering about in the child's world. And it is useless to apologize by saying that little Trott is a grave, well mannered French boy, and not to be confused with little American barbarians; there is probably a wider common denominator of experience for the children of all nationalities than there is for adults. When Chekhov has touched a child's life, he has made this apparent. So has Dostoyevsky. Sherwood Anderson did it beautifully and perfectly in "I want to know Why". To write about children and make them appear to be so cute is to regard them from the complacent viewpoint of an adult. The task is a difficult one. Adults for the most part, love children, and in writing about them, are determined to show what dear little rascals they are, and before the task is done, the children are glossed all over with the benevolent touch of the soft minded writer. The most interesting attempt of recent years to let children get off by themselves and free from the sweetness and light of their parents, was made by the Englishman, Richard Hughes, in his High Wind in Jamaica, a distinguished and unusual book which won acclaim in England, France and America. He took a number of small children on a pirate ship, let them live weeks with the hardboiled but soft hearted pirates, and showed the children to be full of imagination, quite hardminded, capable of the wildest fancies, rather pitying in their attitude to adults, almost entirely free from sentiment, and sometimes possessed of a touch of genuine cruelty.

The weakness of Trott is that the writer sometimes compels him to be a cute little old maid in the way he wonders about things and asks himself questions. For example, there is a passage where the baby, Lucette, wants Trott to put his finger in her mouth. He deliberates in this fashion, "Where is his superior pride. He feels himself the lowest of the low, disdained, a panting prey at the mercy of a superior being's will. How appease the gods when they are angry?" and so on and so on. "He will offer himself deliberately, a propitiatory victim. . . And so, he heroically plunges his finger into the open mouth." This is cute, but surely the language, even as interpretive language and not just the child's, is false. It is the writer drumming up the incident for all he is worth, and of course spoiling it, but I suppose making it more amusing for adults. Fortunately, though, there are not too many of these passages in the book.

The relationship of Trott to his mother and father and his awareness of their feeling of uneasiness as his father, a seaman, prepares to leave on a new voyage, is excellently done.

So far, not much has been said about the baby, Lucette, who lives in the book from her birth to the age of one. Her effect on the family, Trott's continual wonder about her, and finally the passage where he feels that the baby has displaced him altogether in the affections of his parents and something has to be done to recall himself to their attention, is

beautifully told. The difficulty about having a baby aged about six months as a heroine in a book is that it becomes almost any baby. The most faithful setting down of the baby's maneuvers fails to individualize it; it remains just a baby, though of course all people who love babies as babies will be delighted to read about little Lucette.

But in spite of all objections to him, or to the way he is handled by the author, Trott does live and breathe and grow through the book, which is all one could ask for. There are thousands of adults on this continent who would be delighted beyond words to read about little Trott.

In Tudor Days

"The Blanket of the Dark", by John Buchan; Musson Book Company, Ltd., Toronto; price, \$2.50.

By JEAN GRAHAM

THEY were dismal days which came to England when it was decided to destroy the monasteries and to confiscate the lands which, for many centuries had belonged to the church. This gloom, caused by a tyrant's cruelty, is poetically called "the blanket of the dark"—and only the triumph of freedom can remove it. Henry VIII was on the throne of England, and there was great unrest in the country, for there were mighty changes throughout Europe, both in church and state. Peter Pentecost, a descendant of the Buckinghams, who has royal blood in his veins, has been brought up in Oseney Abbey, but has the secret allegiance of many in the countryside, including men of the Welsh marches. Faithful as Peter's followers are, they do not save him from the enmity of Henry, who tries to take his life. Adventure follows adventure in the true Buchan fashion and Peter meets the inevitable heroine, the beautiful Sabine Beauforest. Here enters a highly unusual episode. Peter is attracted to the charming Sabine—and then there arises a curious complication. A spiritual revelation comes to him which makes the ordinary human romance seem a highly commonplace affair. He becomes, as it were, a Sir Galahad, given to high visions and knightly dreams. Indeed, he might have said:

"I never felt the kiss of love,
Nor maiden's hand in mine.
More bounteous aspects on me
beam,
Me mightier transports move and
thrill."

The curious exaltation of Peter has its effect on all around him. His followers realize that he is no longer a romantic boy, with dreams of the throne of England, but a man who has become a spiritual leader. Indeed, even the throne of England has become a tinsel scrap in Peter's sight. The story of how this young dreamer awakes to his nobler self is one of the finest things John Buchan has done, and ranks with his study of John Standfast and his tales in "The Path of the King". The heroine, herself, is less attractive than most of the characters in Buchan's long list of lovely ladies. She is shadowy and insignificant, and is pallid in comparison with the glorious vision of Our Lady, which visits Peter Pentecost. The meeting with Henry VIII is related in graphic fashion; but nothing can make the second of the Tudors



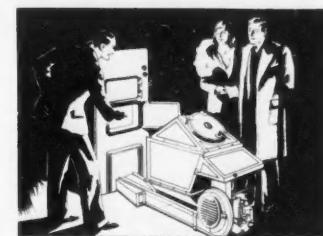
A Tree of Surpassing Beauty

This magnificent Elm stands in its spreading glory at the entrance to the property of Colonel N. D. Perry, near Toronto. It stands as a tribute to Cedarvale Service. Note the perfect balance of branches and foliage.

Here is an example of the way it pays to have the timely service of experts when a tree shows symptoms of slowly dying from internal decay. The Cedarvale Tree Experts were called in and by skilful treatment the deadly decay was removed and the great leafy guardian of the gateway was restored to its former health and beauty.

The tree now ornaments the landscape as a tribute to Colonel Perry's foresight and the skill of the Cedarvale Tree Experts.

"A Beautiful Tree is a Priceless Possession"
Let Us Examine Your Trees—FREE!
Write for Our Booklet, "City Shade Tree Problems".
CEDARVALE TREE EXPERTS
Head Office, 1130 Bay St., Toronto, Tel. King, 9803
Branch, 437 St. James St. West, Montreal.



IRON FIREMAN

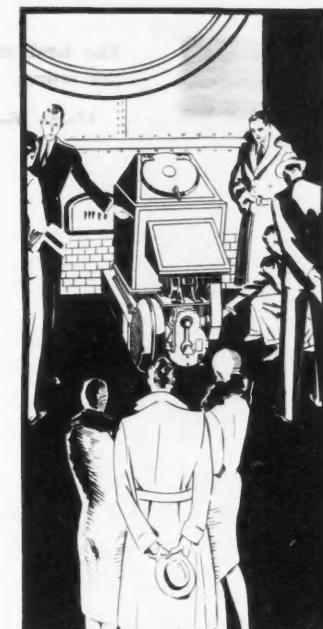
creates prosperity

through economy

IRON Fireman economy is blazing a new trail to prosperity for owners in every section of Canada.

Iron Fireman burns the smaller sizes of coal, which cost far less per ton. It literally slashes fuel bills. In addition, Iron Fireman reduces firing labor costs, eliminates the wasteful smoke nuisance, and provides steady heat and power, thus increasing furnace and boiler room efficiency.

The savings that Iron Fireman can make for your business or home are easily determined. An Iron Fireman engineer will gladly make a survey of your heating plant and submit a report on the economics and betterments of Iron Fireman over your present firing system. Buy on easy monthly payments — let the machine help pay for itself. Write for literature, or call on your Iron Fireman dealer for full information.



Iron Fireman is made in Canada for Canadian industries, buildings, and homes.

IRON FIREMAN MFG. CO. OF CANADA, LTD.

80 PORTLAND STREET, TORONTO

Dealers in Principal Canadian Cities

IRON FIREMAN ... The Machine that Made Coal an Automatic Fuel



Sir James Barrie Lays a Wreath.—The occasion being the unveiling of the life-size statue of Thomas Hardy, by Eric Kennington, at Dorchester.

seem like anything but a coarse and revolting figure. There is a tender grace about the old life of the monasteries, especially in the ministrations to the poor and suffering, which makes their destruction seem an act of sacrilege. The world knows now, owing to historical research, that the charges made against the monasteries were gross exaggerations, and, in some cases, sheer falsehood.

"The Blanket of the Dark" is one of John Buchan's best romances, the work of one who is never less than an idealist. The old-fashioned virtues of loyalty and reverence make a light in the gloom of Tudor days.

Bridge Tournament

THE first World's Bridge and Whist Games will be held at the Royal York Hotel, Toronto, from July 4th to July 30th, 1932.

The intention of the International Bridge Committee is to have as

many countries take part in this Congress as possible. The games are open to any players who wish to take part in them. A good deal of interest has been shown throughout America towards the enterprise.

Mr. F. E. Slater, who has been an outstanding bridge player in America for a period of years, winning many championships from time to time, has charge of the organization work. Mr. Slater will be giving lectures on Contract Bridge in many important centers throughout America and also in Europe during this year.

Mr. A. J. Young, President of the Toronto Whist Club, is Chairman of the International Bridge Committee.

A firm in Massachusetts which manufactures pocketbooks announces that it has more orders for its pocketbooks than it can fill. Well, we also have more pocketbooks than we can fill. — Albany Evening News.

The Old Parlor Organ

Did you ever play on the old parlor organ? You'd pull out the stops, press the knee-swells apart, Remember as well to keep pumping the bellows.

And sound "Rule Britannia" with elegant art. The tremolo stop in "The Last Rose of Summer", Or "Sweet Adeline" made the proper effect.

And though quite taboo in the National Anthem, It helped "Annie Laurie", you'll well recollect.

The old parlor organ has somehow departed, With fanciful carvings and curves arabesque. And yet it is with us, for often you'll find it Remodelled, transformed to a swell writing-desk.

Dean D. Hurmy in Barrie Examiner.

Highlights of Sport

King Rugby Returns — The Forward Pass

By N. A. B.

ONCE again the welcome thud of the pigskin oval is heard in the land from coast to coast, and along with the "ping" of a well-booted ball comes the weightier crash of stalwart lads hitting first one another, and thereafter the firm chilly ground. Teams are hard at work. Intercollegiate, Big Four, O.R.F.U., eastern and western gridders. College teams have for nearly a month been hard in training for the colorful fall melees. Just at twilight the massive huskies of Argos invade the Varsity back campus and gallop about till dusk. The great "Red" Batstone promises things at Queens, and although the Tricolor has been weakened by graduations and the odd "funk", the old-reliable Howie Carter and a host of new-comers are expected to be well up in the running.

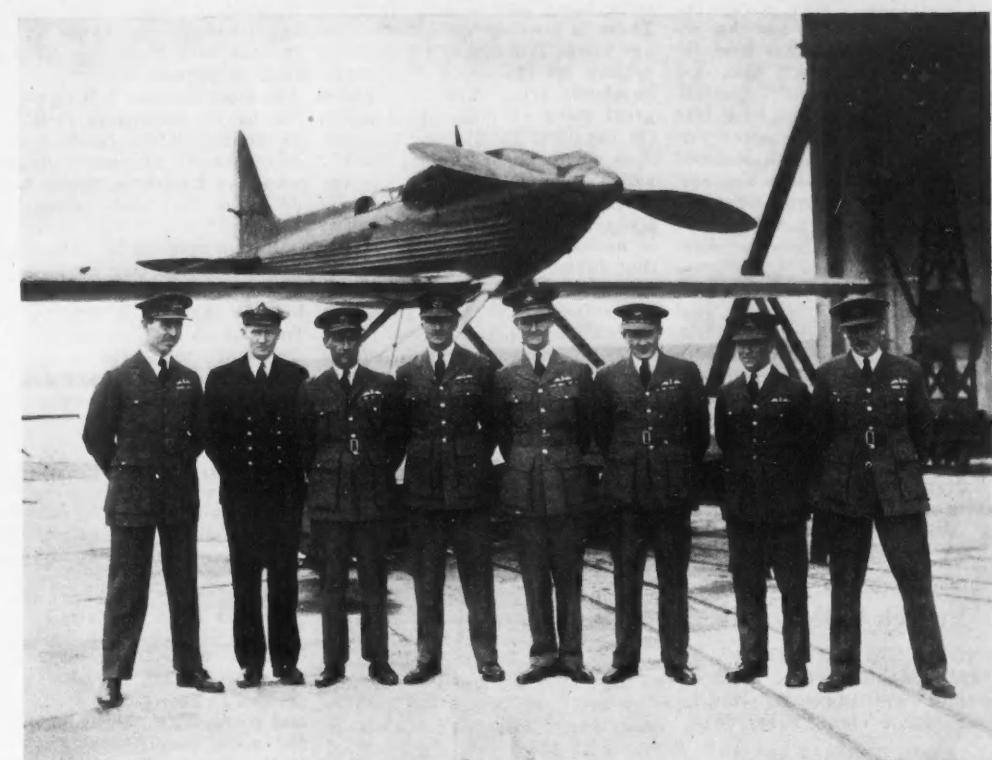
Frank Shaughnessy, the perennial "Shag" is again shaping up the raw material for the Red and White, and imparting daily to McGill warriors the vast fund of rugby lore which he has garnered in three decades of coaching. Varsity are rather an unknown quantity and there are no great single stars of a few years back like Snyder or Stollery, but the Blues' new coach, Dr. Harry Hobbs was one of the cleverest and most popular rugby idols Varsity ever had, and unbound faith is placed in him. He has good material in Jack Sinclair, the fighting captain, Galloway, and Mel Elson, the intercollegiate rugby sensation in his freshman year who is expected to be at the peak of his form for the 1931 season. Lou Carroll is assisting Hobbs and Harry Bales, another

great lineman of the recent past, is tutoring the "Orphans" (Varsity O.R.F.U.) along. Charlie Baillie, one of the gamest who ever donned the cleats, who captained the famous little Varsity Orphans in 1928, is managing the Varsity Intercollegiates. The Blues, all teams included, are certainly expected to improve on their poor record of 1930, when only the Juniors got anywhere. Arnup of that team will likely move up this year to a bigger team.

The dark horses of intercollegiate rugby, Western U., will be in there battling sturdily under the coaching of their wily mentor, Joe Breen, the old Parkdale star. The Mustangs have lost some fine players through graduation, but the best remain, and Joe Breen has the gift of getting the very best out of his material. Nothing would do the college circuit more good than the arrival of a title at the London home of the new entrants to the league, but that is expecting a great deal. It is, however, just possible that Varsity or McGill may break the strangle-hold which Queen's have had on the title. Queens are certainly no stronger than last year and the others must necessarily have plugged a few gaps. All the teams are unproven quantities and any prediction as to the outcome must be left until a later date.

In the Big Four Interprovincial Union the Argos, Tigers, M. A. A., and Ottawa Rough Riders are thirsting for battle. The forward pass is being taken very seriously by the big fellows. Ken Strong and Chick Shiver, Maple Leaf baseballers and former American rugby stars, have been showing Argos just how the new-fangled pass is handled, but it will be a long time before any Canadian teams master the intricacies of the great American innovation. In one of the season's early exhibition games, M. A. A., and Balmy Beach used the forward pass a little and not very well at that. Out of five attempts the Montrealers succeeded but once for a gain of 12 yards. Balmy tried it thrice and gained ten yards on one occasion.

Ted Reeve, sport columnist, pro lacrosse star, famous inside wing and main cog in the 1930 Balmy Beach Dominion Champions claims that the new angle will make the game a trifle like basketball. Reeve, famous for his hard work on the line where the going is heaviest, would naturally feel that the forward pass must necessarily lessen the fury of combat and bring more art than stamina in the fall pastime. But while it may be gloriously tough and warlike for the participants, the same heavy line work often gets very monotonous for the spectators, especially if the teams are evenly matched. The old style two-bucks-and-a-kick method often gets dull too. It is the end run, the dashing backfield play of a Leadley or a Batstone, or the loose ball dash that brings 20,000 fans to their feet shouting for these plays open up the game and liven it. They make rugby more of a spectacle and less of an hour-long free-for-all. Had the Canadian rugby moguls not felt that the game seriously needed livening up, the forward pass would never have been instituted, and its institution will open up the game. When sheer force fails, strategy will be used. Until they learn to throw the elusive oval accurately and figure out the when, where, and why of it, Canadian quarter-backs will not often



PILOTS AND MACHINES IN SCHNEIDER CUP RACES AT CALSHOT — Left to right: E. J. L. Hope, Lt. G. L. Brinton, Lt. F. W. Long, Fl. Lt. G. H. Stainforth, Squad Leader A. H. Orlebar, Fl. Lt. J. N. Boothman, Flying Officer L. S. Snaith and Fl. Lt. W. F. Dry.

call for the play, because at first they will instinctively fear its results. But regardless of its novelty, if the forward pass opens up the game, its adoption will have been well justified.

THE great Hamilton Tigers will be at least as dangerous as last year. Perhaps a few veterans like Ernie Cox, who played last year on one leg and with nerve, will retire, but up in the Ambitious City squads of young huskies like "Huck" Welch are always battering at the door to senior company. Remember that the feared Tigers will have that elongated line-plunger extraordinary,

major exhibition game of the season, the game cannot count for much, because Box was busy playing ball in Toronto and the team was not representative of the champions' best. Keith, Knowles, Snyder, McKenzie and Northam are all back with a host of promising recruits. Without Reeve, no one can call the Paddlers to retain the national title, for he was the force that inspired that young fighting team which gave the Tigers blow for blow. Even so, a fighting line, a sure brigade of tacklers, and Box's hoofing should place them at the top of the O. R. F. U. again.

gave the Hamilton men rather a decisive victory. Apart from this competition was keen and some skilful landing within two or three feet of the fixed "point" were registered.

Arrangements were in the hands of secretary Frank Crang and Club Instructor Young. The victorious Hamilton pilots were Messrs. John Hand, F. Hawthorne, E. Birch and M. Urquhart, while the representatives of the Toronto Flying Club were Messrs. H. Hardie, J. Varey, E. A. Bond and Frank Crang.—R. L. C.

Marian Osborne's Epitaph

THE death of the late Mrs. H. C. Osborne of Ottawa (Marian Osborne), was recently recorded in these columns. Though always diffident about her writings—perhaps because she was accomplished in most of the arts—it is now realized that she was one of the most gifted of Canadian poets. After the death of her relative, Sir William Osler, of whom she saw much during his final years in England, she wrote for SATURDAY NIGHT a very beautiful elegy in the style of Crabbe depicting his daily life. Now that she is dead it is recalled that in her volumes of poems "The Song of Israel", published a few years ago, there appeared a short poem, "I Would Remember" which is a fitting epitaph for herself:

I pray that I remember, after death,
The many joys that earth has given me;
Fair friendship's crown, love's hallored ecstasy,
Halo of motherhood and trusting faith,

Love of things beautiful that underneath
God's heaven dwell, nature with cloud and tree
Encircling the indomitable sea.
Children with wondering eyes and fragrant breath,
Summer and sunshine, birds' sweet carollings,

And music, that magician of the soul;

A body trained to action, fair books read,
The spirit's dreamings in the dusk of things;
And the sweet scented hours in life's long roll—
I would remember these—though I were dead.

No use to say that nations can not disarm. Look what we did to hatpins.—Florida Times-Union.



ELLSWORTH VINES, 19-YEAR-OLD lad who blasted his way to a national tennis championship in a sensational season, is shown here being greeted by his Pasadena, Calif., home-town friends and rooters upon his arrival back home from New York.

Aviation

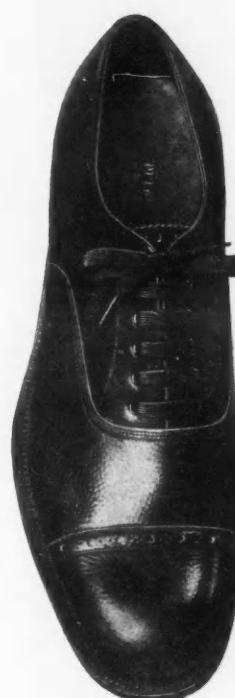
MEMBERS of the Toronto Flying Club took full advantage last week of the excellent flying weather and all the machines were up for several hours. Some of the pilots put in a lot of useful work practising point landing, a test of skill that produces keen fun, especially when it is competitive.

Argos still have the great Frank Turville who resembles the Titan Conacher more than any running half now in the game. Turville has everything that a half should have and only needs real fight on the line and good defensive aid to lead the Double Blue to victory in the Big Four. Montreal's Winged Wheelers still have Wally Whithy and Gordon Perry on the rear-guard and Ottawa will again be represented by much the same reliable band of assassins who annexed Dominion honours in 1926.

The present Canadian champions, Balmy Beach do not seem to have a very great chance of retaining the crown so splendidly won from man-eating Tigers last December. The Paddlers' kingpin, Ted Reeve, has joined the pro. box lacrossers and is lost to them. Reeve made that team largely what it was and he had no peer as a defensive lineman in the sport. It was rumoured that Balmy's brilliant little booter Ab. Box would go to Western U., but that remained only a rumour and Box will likely take up his sterling toe-work where he left off last year after making the mighty Bengals like it. Although Balmy took a 16-0 beating from the Montreal Wheelers in the first



OFFICIAL GROUP AT OPENING OF THE SIXTH Annual Totem Pole Golf Tournament at Jasper Park Lodge on Saturday, September 12th. Left to right: Colonel G. E. Sanders, Calgary; Colonel A. C. Gillespie, A.D.C. to Lieutenant Governor of Alberta; Mrs. Legh Walsh, Calgary; Hon. W. L. Walsh, Lieutenant-Governor of Alberta; Captain Frere, R.C.M.P.; Mrs. W. L. Walsh, Walter Pratt, Montreal; A. J. Hills, Montreal.



INTO the design of the lasts used in Church's English Shoes has gone the experience of more than a century of shoe-making. With-out exception, these famous British-made shoes are comfortable from the first day they are worn.

Made from the finest of English leathers and fashioned by the most expert shoemakers in England, Church's English Shoes are famed for their long-wearing qualities.

At \$12 to \$14.50

Church's Famous English Shoes

Sold exclusively by
The Store for Men
in Toronto and Montreal

THE ROBERT SIMPSON COMPANY LIMITED

Tomorrow Morning! Shave with

Cuticura SHAVING CREAM

Note how it softens, soothes and refreshes.

At your dealers or sent postpaid on receipt of 35c.
Address: J. T. Wait Company, Ltd., Montreal.



Banish glare
with
EDISON MAZDA LAMPS

WHY ruin your eyesight with glaring lights when it costs no more to use Edison Mazda Lamps — frosted on the inside to give the soft, restful light you need? Buy by the carton and keep a supply on hand.

MADE IN CANADA

CANADIAN GENERAL ELECTRIC CO. LIMITED

ON THE AIR

By ARTHUR WALLACE

SIR HERBERT SAMUEL, M.P., seven times a member of the British government, will broadcast on "The British Crisis" through the Columbia network at 12:30 P.M., EST., Sunday, September 27. Sir Herbert is now serving as Home Secretary in the national emergency cabinet organized by Premier MacDonald.

Samuel is one of the two Liberal leaders who have taken office in the MacDonald government as representatives of their party. His usefulness to the government will be threefold, however, for he is in addition one of the leading financial authorities in the Commons, and a former High Commissioner for Palestine, with extensive knowledge of the problems associated with administration of Oriental countries. Premier Ramsay MacDonald is scheduled for a later address in the series.

Stokowski

LEOPOLD STOKOWSKI and the Philadelphia Symphony Orchestra will present the history of music from the middle of the seventeenth century to the present day, during the series of concerts to be heard through seventy-one stations of the Columbia network, beginning Monday, October 12.

Playing on the stage of the Philadelphia Academy of Music in the regular subscription season, Stokowski's famous organization will be heard by the audience present in the hall, and, under the sponsorship of the Philadelphia Storage Battery Company, by listeners to the greatest number of stations ever assembled in one hook-up for a symphonic broadcast. Each concert will be transmitted in its entirety and

Cabinet

IN anticipation of the "Cantor For President" campaign he is conducting in connection with his extended engagement as master of ceremonies and guest artist with Rubinoff on the Chase and Sanborn Hour every Sunday evening, Eddie Cantor has selected his cabinet as follows: Will Rogers, secretary of state; George Jessel, secretary of the treasury; Chic Sales, secretary of the interior; the Four Marx Brothers, attorneys-general; Charlie Chaplin, secretary of war; and for secretary of labor his own brother-in-law who hasn't worked in a year?

Bernie Schedule

THE assorted tunes and wise cracks of "Old Maestro" Ben Bernie will be moved to 9:00 P.M., Eastern Standard Time, with the program of Tuesday, September 29.

Bernie, and his orchestra, occupied the 10:00 to 10:15 P.M. spot before the termination of Daylight Saving Time. Immedi-



"LITTLE SHOW" STAR

Ann Greenway, vaudeville headliner and erstwhile star of the "Second Little Show", will be heard over the Columbia network on Monday, Wednesday and Friday, September 28, 30 and Oct. 2, at 7:15 P.M., E.S.T., as guest star of the new tri-weekly series of programs. The musical comedy soprano will be accompanied by Maximilian Pilzer and his orchestra.

ately following the September 29 program Bernie will leave for his old stand in Chicago. His broadcasts throughout the winter will originate in that city.

World Series

THE World Series baseball games between the Philadelphia Athletics, champions of the American League, and the St. Louis Cardinals, National League pennant winners, will be described by Ted Husing from 1 P.M., EST., until the conclusion of the games, starting with the opening game on Thursday, October 1.

Husing will be assisted in his descriptions by the country's best known sports writers and players in the press boxes. In addition to furnishing radio listeners with vivid word-pictures of the contests, Husing will give intimate glimpses of the players.

The first two games are scheduled for October 1 and 2 in St. Louis. The next three have been scheduled for October 5, 6 and 7 in Philadelphia. If additional games are necessary to decide the issue they will be played in St. Louis October 9 and 10.

Fall Season

RECENTLY the Rogers Batteryless Station, CFRB has been immensely strengthened in its transmission at Aurora, and it is now expected that with the improved weather which is due at this season, Radio listeners will enjoy much clearer reception.

CFRB now enjoys a fine staff of artists under the management of Charles Shearer, who will be heard at different times throughout the season over the radio. He is ably assisted by Dave Miller who is a most popular announcer. "Wes" McKnight, and Maurice Boddington make up the balance of the announcing board. The man who organizes and helps to keep all the intricate paraphernalia in working order is "Jack" Sharpe, studio control engineer. The transmitting plant at Aurora is supervised by E. J. Bowers.

Winchell's Secretary

RUTH CAMBRIDGE, secretary to Walter Winchell, widely-read newspaper columnist, and the "R.C." of the weekly feature, "A Columnist's Secretary Jots Down a Few Notes", will "tell all" about the business of conducting a column when she broadcasts on the "Views and Interviews" program from 5:45 to 6 P.M., EST., Monday, September 28.

Miss Cambridge has been associated with "The Bard of Broadway" since the columnist switched to The Daily Mirror, in New York City, two years ago. Before that she appeared on the stage in "The Barker", "The Silver Swan", "The Intruder" and several other shows, at the same time working on The World as assistant to Harry Hansen, well-known book reviewer.

King of Jazz

PAUL WHITEMAN has been named music supervisor and Leroy Shields, former conductor-arranger, has been appointed musical director of NBC in Chicago. Whiteman has been associated with NBC since last February, when he signed an exclusive management contract with NBC Artists Service. In his new capacity Whiteman will continue to direct his orchestra in radio and personal appearances. He is expected to assume his new duties immediately upon returning from his vacation in New York City with his bride, the former Margaret Livingston.



BIG THREE MERGE—MAKING ALL-STAR TRIO!

Morton Downey, Kate Smith and Bing Crosby, singers all, all stars, and all posed, just for the fun of it, before a single microphone. The camera caught them when Morton and Bing dropped in to watch Kate broadcast the other night. Downey's tenor, Kate's soprano and Crosby's baritone are now heard six nights a week in programs featuring each. Judging from the pose above, how do you think they'd get along as a trio?

Listen in on the 'blue coal' hour 5:30 to 6:30 every Sunday afternoon, over station CFRB, Toronto

**NOT
NEW COAL
BUT
YOUR OLD FAVORITE
D.L.&W SCRANTON
ANTHRACITE COLORED
BLUE FOR YOUR
PROTECTION . . .**

**'blue,
coal'**

There can be no mistake—the 'blue' identifies it!
Phone your dealer to-day and order with absolute
confidence.

**IN TORONTO
The Elias Rogers Co., Limited
Distributors
and LOCAL DEALERS**

9A

Introducing

GENERAL ELECTRIC



9-TUBE
POPULAR CONSOLE
\$149.50



10-TUBE
DE LUXE LOWBOY
\$197.50

SUPER-HETERODYNES

COMPETITIVE TONE TESTS PROVE THEIR SUPERIORITY

"BELIEVE your own ears"—that's what we ask you to do when you hear the new 1932 Console Models of the General Electric Radio.

In recent competitive tone tests General Electric Radio has won almost the unanimous vote of distinguished musicians and music critics. Four leading radios, hidden by screens, were friendly rivals. Each set was known only by a number. Ears alone judged the tone. Yet in every tone test, General Electric Radio has earned by far the most votes.

So we urge you to hear the General Electric Full Range Radio. We believe that it is as close to perfection as possible—not alone because of its superb tone but also from the standpoint of selectivity and distance-getting power.

Visit the nearest General Electric dealer. Ask to see and hear the 9-tube Popular Console and the 10-tube De Luxe Lowboy. They incorporate all the most advanced features and are priced surprisingly low.

• • • MADE IN CANADA • • •

**CANADIAN GENERAL ELECTRIC Co.
Limited**

* Famous Specialist *

* Talks about Yeast *



DR. CARL VON NOORDEN, head of a great sanatorium in Frankfort. YEAST, three times a day in water, milk, or just plain . . . RADIANT HEALTH is the result when wastes are cleared away . . .

THIS DOCTOR'S ADVICE

... tells about a simple Food that keeps
your system internally clean!

A DOCTOR is speaking. He is one of the foremost physicians of Europe. Professor Carl von Noorden, M. D., of Frankfort.

"No other food—and yeast is a food—is richer in vitamin B. Vitamins strengthen endurance, fortify against colds and disease."

"Yeast has an extraordinary tonic effect on the whole system."

Sensible advice, this. For people like yourself. People who suffer the curse of Intestinal Fatigue. People

prematurely old, irritable. People half sick . . . half well.

Right here . . . in this little foil-wrapped package of fresh yeast . . . Fleischmann's Yeast . . . lies permanent relief from internal sluggishness. It marks the end of constipation. The end of self-poisoning.

How you eat Fleischmann's Yeast is unimportant. In water, milk, fruit juices or just plain, as you prefer. The important thing is to eat yeast regularly . . . day after day.

Make up your mind to start the yeast routine today. Take the advice of Europe's leading medical practitioners. Get on the road to health . . . and get a "kick" out of living.

Eat FLEISCHMANN'S YEAST regularly every day, following the directions on the label. Every cake is rich in three vitamins B and G and the "sunshine" vitamin D. At grocers', restaurants, drug stores and soda fountains.

Eat FLEISCHMANN'S YEAST for Health—3 Cakes a Day

Buy Made-in-Canada Goods

LONDON LETTER

By P. O'D.

Knocke-Zoute, Belgium,
Sept. 7th.

I HAD been lamenting that English holiday resorts are all alike—all wet and crowded and cross and expensive. Whoever else in England may be personally and poignantly aware of the difficulty of getting money and the impossibility of keeping it away from the tax-collectors when got, the knowledge has not yet reached the landlords and landladies of country hotels. Or, if they do know, they are bravely concealing the fact. Probably they work on the assumption that people must go somewhere. And certainly by the time the year has dragged its damp length around to August, one grows very tired of the same old house and the same old street and the same old bores in the club.

"Why don't you go to Belgium?" asked the Man Who's Been Everywhere. "Nice country, nice people, good bathing and golf and all that jolly sort of business, and the franc, my dear fellow, is a hundred and seventy-five."

It was that part about the franc that decided me. I can't get out of the habit of thinking of the franc as being worth about twenty cents—such was the durable excellence of my early schooling—and the knowledge that I could get a hundred and seventy-five of them to the pound made me feel for the moment almost wealthy. Even a very few pounds can look quite a lot at that rate of exchange. Of course, I had forgotten—but that comes in later on.

"Allons! Partons!" said I to my family, thereby exhausting about one-fifth of my French vocabulary. To which they responded with cheers—in English, I regret to say.

So about a week ago we found ourselves on a Channel packet, watching the low shores of Belgium fringing the water with trees and tall houses. It was the sort of scenery one might see across a mirage, for the trees and houses seemed to be standing in the water, so low-lying was the land. I remembered that they had opened the sluice-gates of the dykes against the Germans during the War, and an uncomfortable doubt grew in my mind as to whether they had been able to get the water back again into the sea and the canals. But I need not have worried. Except for the weather and the liquor-laws, Belgium is quite dry enough.

OSTEND, where we got off the boat, is, from the sea, merely a line of huge hotels on the top of a high, sloping sea-wall. But, as the steamer slipped up into the little harbor behind this imposing facade, one came on the fleets of fishing-boats, moored in rows with their nets hanging to dry from their masts, the tall churches and streets of small, neat houses, the little cafes with their round tables out on the sidewalk, and all the quiet, pleasant, unpretentious life of the real Ostend, as distinguished from the vast cosmopolitan hullabaloo along the front. But if the holiday side of Ostend is a gigantic



WEST AND EAST MEET
This typically old-fashioned house is the "Arya Bhavan", the Indian Hostel in Belsize Park, London, where Gandhi (pronounced Gundy) is staying during the latter part of his visit to England.

crossing the wide and deep canal, which extended inland from the harbor. The canal goes on some eight or ten miles to the sleepy old city of Bruges, and we knew that we were looking at Bruges-on-Sea, or Zeebrugge, as the Flemish name has it.

Later, in Bruges itself, we were to see the place where the Germans assembled their submarines and sent them down through the canal and so out to sea in the endeavor to starve England into submission. And that is why Carpenter, V.C., and all the other heroes who didn't get the V.C. but earned it two or three times over, went in against the guns on the Mole and those concealed all along the dunes, and sank the three ships across the harbor-mouth, and so bottled it up almost completely. One has only to look at that gaunt sea-wall and the threatening dunes all about it, where the biggest guns could be hidden in every hollow, to realize how magnificently mad that attempt was. The marvel is that they were able to reach the harbor at all, and were not sunk half a mile or so out at sea.

And so on to Knocke, and the red-roofed villas among the pines and poplars, and the little ladies in beach-pyjamas, and the old gentle-

men running around with brassies and niblicks, and the welcoming but somewhat depressed landlady who runs this particular hotel. As I registered, I asked her if the house was full. She gave me to understand that the house was, but the residents were not.

"Other year gentlemen drink wine, drink whiskey, drink everything. This year they drink noshing—only water!" She held up her hands in horror and bewilderment at the change which had come over the habits of the world. Englishmen who drank water—incredible!

I felt so sorry for her that I ordered a couple I really didn't need. Nice old girl!

As we understand the news from Cuba, Machado has crushed the rebellion, and he has the loyal support of all but ninety-five per cent. of his adoring people.—*The New Yorker.*

Would it were in my power to see Some beauty in bare vertebrae, Instead of the absurdly solemn Appearance of the spinal column— Then I'd forego these ribald hoots At vague, vestigial swimming suits.



The **LORD NELSON**

NEW and fireproof throughout—the Lord Nelson Hotel at Halifax—200 comfortable rooms—each with private bath and a magnificent outside view. The Hotel directly faces the 17 acre Public Gardens—Victoria Park is diagonally opposite. All motor highways pass the hotel—and its position makes any part of the city easily accessible. Operated under the European plan.

For reservations write or phone

THE **LORD NELSON HOTEL**
HALIFAX,
Nova Scotia

Greet the Autumn at
Colton Manor
One of the Finest Hotels
in Atlantic City
Pennsylvania Avenue

Breath in the bracing sea air on the "Ship's Deck," atop Colton Manor. It makes appetite sparkle. Colton Manor extends itself in its superb cuisine and service European Plan if desired.

OVERLOOKING THE OCEAN SEA WATER BATHS

PAUL
AUCHTER
Manager

\$30
AS LOW AS
WEEKLY
PER PERSON
INCLUDING MEALS

A. C.
ANDREWS
President

24 ships

carry on regular services started by Cunard in 1840.

Constant sailings from Montreal and New York to European Ports.

rates from \$129.00 return.

SAIL
CUNARD
ANCHOR-DONALDSON

I'll be in
DETROIT again
next month



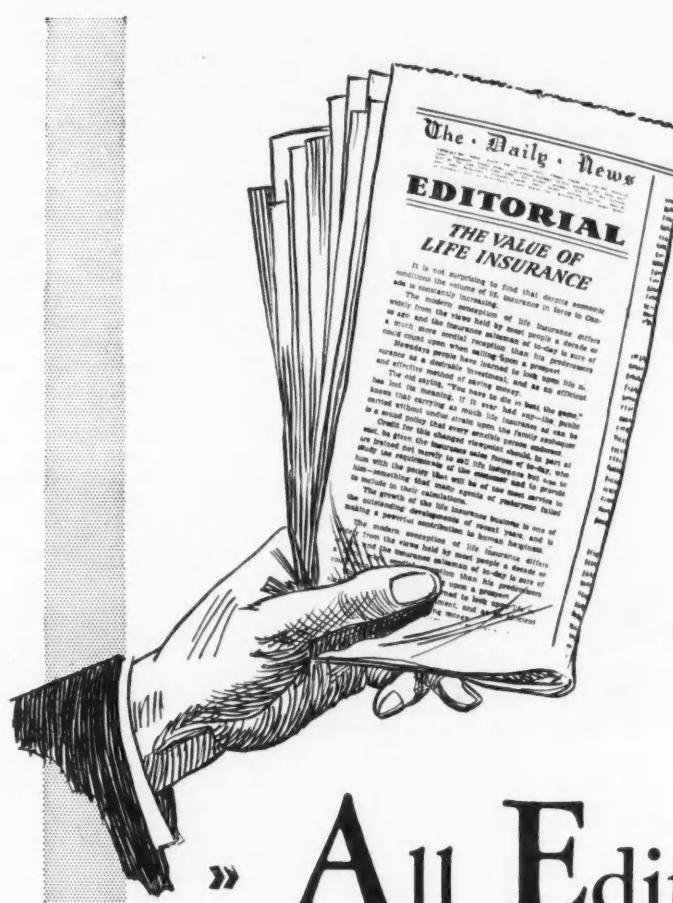
... reserve me a room now." This is no infrequent experience to Hotel Fort Shelby Room Clerks. Hotel Fort Shelby has always endeavored to provide every comfort and convenience for its guests. Its beautiful, commodious rooms . . . inviting lobby . . . preferred location . . . incomparable food and reasonable tariffs are considerations underlying such compelling popularity. 4900 units . . . all equipped with servidor and private bath. Rooms as low as \$3.00 per day . . . suites \$10.00 and upwards.

Motorists are relieved of their automobiles at the door without service charge. Write for free road map, and your copy of "Aglow with Friendliness," our unique and fascinating magazine.

HOTEL Fort Shelby
E. J. BRADWELL, Manager
DETROIT
"AGLOW WITH FRIENDLINESSE"

Hi
Ex
Ex
Ple
"E
Na
Ad
Oev

WEST AND EAST MEET



» All Editors
Agree on this
One Big Need

SCORES of leading Canadian newspapers have stressed the vital necessity of Life Insurance as a protection for loved ones and a guaranteed income for old age. Read these brief extracts from a few of the press editorials:

Halifax Herald—Life insurance encourages saving, provides for old age, and protects the helpless.

Montreal Gazette—The advantages of a life insurance policy are so great as to render life insurance one of the recognized necessities in the life of the citizen.

Toronto Star—The reasons for putting on life insurance become more imperative in hard times. . . . These are the days when no one needs to be persuaded that life insurance is a good investment.

London Advertiser—The good husband, the good father, naturally thinks of life insurance as his first line of defence against the hazards of the future.

Winnipeg Evening Tribune—Life insurance is the great dispenser of family protection and peace of mind.

Regina Daily Star—Hard times only make life insurance the more necessary.

Calgary Herald—By maintaining life insurance one can be assured of independence in later years.

Vancouver Star—Life insurance companies are securing the future welfare and comfort of many thousands of homes.

If you have not made adequate provision for yourself and dependants, consult a Life Insurance representative today.



Life Insurance Service

L-1231

Section II

SATURDAY NIGHT

SOCIETY • TRAVEL • FASHION • HOMES • GARDENS

TORONTO, CANADA, SEPTEMBER 26, 1931

DEBUTANTES WHO MAKE THEIR BOW THIS SEASON



MISS KATHLEEN STEWART, debutante daughter of Mr. and Mrs. Walter M. Stewart, Montreal.
—Photo by Rice, Montreal.



MISS PHYLLIS BICKFORD, debutante daughter of Brig.-General H. C. Bickford, C.M.G., D.S.O., and Mrs. Bickford, Buffalo, N.Y., formerly of Toronto.
—Photo by Lenare.



MISS PHYLLIS FINLAYSON, debutante daughter of the Hon. William Finlayson and Mrs. Finlayson, of Toronto and Midland.
—Photo by Charles Aylett.



MISS MARY GIBSON, debutante daughter of Mr. and Mrs. F. M. Gibson, Toronto.



MISS ELIZABETH JARVIS, debutante daughter of Mr. and Mrs. Arthur Jarvis, Toronto.
—Photo by Ashley and Crippen.



MISS JOAN PARMENTER, debutante daughter of Mr. and Mrs. Reginald H. Parmenter, Toronto.
—Photo by Ashby and Crippen.



MISS MARY BOOTH, debutante daughter of Mrs. J. H. Dingman, Toronto.
—Photo by Ashby and Crippen.



MISS MARGARET LAMBE, debutante daughter of Mrs. H. A. Lambe, and granddaughter of the late E. R. C. Clarkson, Esq., Toronto.
—Photo by Kennedy.



MISS BARBARA DOUGLAS WARREN, debutante daughter of Mrs. Douglas Warren, Toronto.
—Photo by Kennedy.

September 26, 1931

SATURDAY NIGHT

15

Another Great Special Selling of ORIENTAL RUGS

*On Monday, September 27th, at Prices Lower
Than We Can Hope to Duplicate*

Room Sizes and Small Rugs.
Tremendous Variety, Lovely Weaves!

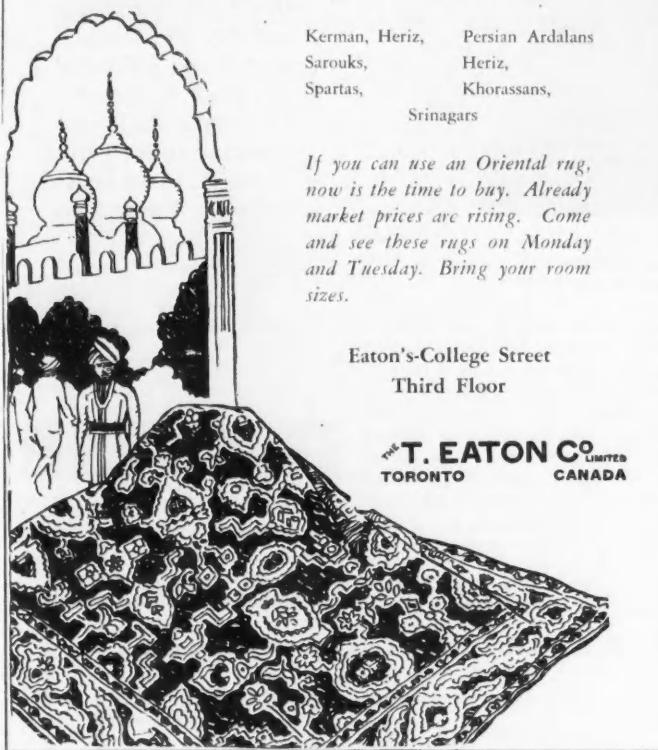
During his Spring time visit to the Orient our Buyer was offered magnificent rugs at practically pre-War prices—chiefly due to depreciation in the Persian currency—actually at less than the cost of production. He bought immense quantities at these low prices. Some of them are offered to you next week—a beautiful collection!

Kerman, Heriz, Persian Ardalan
Sarouks, Heriz,
Spartas, Khorassans,
Srinagars

If you can use an Oriental rug, now is the time to buy. Already market prices are rising. Come and see these rugs on Monday and Tuesday. Bring your room sizes.

Eaton's College Street
Third Floor

T. EATON CO.
TORONTO CANADA



Week-End Notes

By MARIE-CLAUDE

O Mr. Brown!

"YOU find it strange no doubt to be among us after living under a monarchy," said a gravely intellectual lady to me once at a party in Boston. It put the evening away to a bad start, although I should have been able to deal with her since I moved at the time, and very temporarily I might say, in a world where the gentleman who took you in to dinner was quite capable of letting his soup chill while he gazed into your eyes and awaited your reply to his question, "And what, Miss Claire, is your theory of the State?"

Probably I shall never quite know what the lady meant, but her remark and a possible explanation of it occurred to me lately in reading some "Court News". This was not, as you wrongfully anticipate, in the "Police Gazette", but in a British weekly of impeccable respectability. It is an account of the King and Queen's state visit to Edinburgh last month, their first for four years.

Their Majesties arrived, we are told, on Saturday evening, and were met by the Lord Provost of Edinburgh, Sir Thomas Whitton, who handed to the King a scarlet and gold cushion on which were the 298 year old keys of the city. "I return these keys," replied the King, "convinced that they could not be in better hands than those of the Lord Provost and Magistrates of my good City of Edinburgh."

The next morning thousands of people lined the route between Holyrood and St. Giles Cathedral. The King and Queen drove in open state carriages with outriders in scarlet, the whole procession "very picturesque in the brilliant sunshine". The church was filled in every part with loyal citizens, including many official representatives in their gorgeous robes of office.

"The King sat on the Sovereign's Seat under a high carved oak canopy. No one save the King and his direct representative, the Lord High Commissioner of the Church of Scotland ever sits in this seat, which was last occupied by Mr. James Brown, M.P. On the King's left sat the Queen, a radiant figure

in pale silver grey satin with a toupee of swathed silver tissue."

Surely there are better battle cries than "Make the world safe for democracy!"

Slapstick V. Highbrow

WHAT you lose on the swings you make up on the roundabouts would seem to be as true of Hollywood as of other less brightly lit corners of the world. While special films for the truly intelligent are reported in process of production there, a prominent, if not the chief, member of its small circle of *intelligentsia* is reported about to leave it.

A theatre in New York is already advertising a film made from Dreiser's *An American Tragedy*, explaining that the actual date of presentation will be announced "as soon as Mr. Dreiser stops grousing".

Signor Luigi Pirandello, the celebrated Italian playwright, in London this month, has arranged with Irving Thalberg (Mr. Norma Shearer) of the Metro-Goldwyn-Mayer Corp., to produce this winter a talking film of his play, *"As You Desire Me"*.

This, like the same author's *"Six Characters in Search of an Author"*, is one of those plays you hope the other fellow understands while feeling quite certain he doesn't and both agree is "awfully interesting".

Signorina Marta Abba, the Italian actress, will appear it is thought in the Italian version, Miss Greta Garbo in the English edition.

According to a telegram from Juan les Pins published in the *Paris Midi*, Mr. Charles Chaplin has decided to leave Hollywood and settle on the Riviera. He is negotiating at the moment for the purchase of the \$250,000 estate at Juan les Pins belonging to the American scenic manufacturer, Mr. R. A. Hudnut, whose daughter, Winnifred, married the late Rudolph Valentino. It is reported that Mr. Chaplin's intention is to transform it into a super studio and turn out his films there.

Fortunately the Chaplin humor has been proven of so international a character no great alteration in his

fun is threatened by the change of scene. No amount of Dreiser or

Pirandello would compensate the movie-going world for the loss of Charlie Chaplin.

Life Lines

LEVEN Palmists were arrested at Margate recently under the vagrancy act and fined £1 each for telling fortunes "with intent to deceive". One of them, a very old gypsy who claimed descent from a Roman Queen, said she had once read King Edward's palm, but it didn't get her off. The judge evidently failed to temper justice with humor, for he gave judgment without commenting on the report of the probation officer who, in plain clothes, paid a visit to have his palm read and was told he ought to be in the police force.

Surely the persons who expect, or receive the unvarnished truth when they put themselves in the hands of a fortune teller must be few. Even the most credulous of us assume the artist will show a little imagination. When the seer gazes entranced on my palm and mutters "money—I see money here!" I for one don't want to hear of the dollar and a quarter I am to find in the coat pocket of my last winter suit when I take it out of camphor next week; like you I expect the story to compass thousands. If you are going to believe at all in "the voyage across the water" seen so clearly by your friends among the water logged leaves in your badly poured cup of tea, by all means, I say, believe in an ocean voyage, not in a trip to Hanlan's Point.

Character reading from palms or handwriting, even phrenology, is a different kettle of fish. Here the scoffer must tread carefully. I am inclined to believe there is even a good deal to be learned about the individual from such apparent inconsequencies as schoolboy "howlers". I wish Freud had taken this up; perhaps he has. A set of howlers "representing the harvest of a correspondent's experience in correcting two lots of school certificate papers this summer" certainly show a varied set of personalities.

I have an instant affection for the lad who wrote *Napoleon came and said, "Veni—vidi—vici"; he was able to say this through his devilish chicanery.* That is a nice little boy.

Who can doubt that a future curate, steeped in Pauline doctrine, is behind the statement *Pitt was upright and incorrupt, and also incorruptible, neither corrupting nor being corrupted?*

A chap with a lighter touch wrote *George I could not speak any English at all, while it is said that the only English George II knew was some swear words.*

Here is a fellow who knows what's what. *For all these acts of folly James II must be held responsible but then there happened something for which James could not be held responsible. His wife bore him a son.*

Law is, I think, indicated as the future for the reasonable person who can make out a case like this, *Before we could attack in the American War of Independence it was more often than not that we had to scale a mountain or some other difficult object, hence our failure in that war.*

The "little knowledge" which "is a dangerous thing" is probably only a cheerful and lasting indifference to culture in the two boys who submitted *Shakespeare wrote the Merry Widow, his other works include tragedy, comedy and error, and Coleridge was a retired mariner who wrote verse in his old age.*

Last of all comes a pupil who appreciates with Keats that beauty is truth, truth beauty. Asked to "explain what happens when there is an eclipse of the sun" he answered with simple dignity a great many people go out to see it.

Travellers

Dr. and Mrs. Wilson and their son, of London, England, who have been visiting the latter's mother, Mrs. John D. Hay, have sailed for England.

Mrs. H. A. K. Drury and Miss Francis Schuyler Snively, of Ottawa, are guests of Mrs. C. E. I. Porteous at the Island of Orleans.

Mr. and Mrs. C. W. Beatty, Toronto, have returned from Georgian Bay.

Mrs. Montague Anderson has returned to Rockcliffe Park, Ottawa, from Muskoka.

Miss Margaret Warren, daughter of Mr. and Mrs. E. F. Seagram, of Waterloo, were in Toronto for the Thorncliffe Races.

Mrs. Maurice Dupre, wife of the Solicitor General, Ottawa, has returned to Ottawa from Murray Bay.

Major and Mrs. J. D. Fraser have returned to their home, Rockcliffe Park, from their country home at Westmeath, Ont.

Colonel and Mrs. J. T. E. Gagnon, of Ottawa, are taking up their residence in Montreal.

Sir Alexander Gibb, of London, who has been making a survey of Canadian harbors and their equipment, was a passenger sailing for England on the S.S. "Empress of Australia".

No amount of Dreiser or

Miss Barbara Osler, who has been the guest of Lady Price in Quebec, has returned to her home in Toronto.

Mr. and Mrs. E. F. Seagram, of Waterloo, were in Toronto for the Thorncliffe Races.

Lady Shaughnessy and her family have returned to Montreal from St. Andrews-by-the-Sea where they spent the summer.

Lady Price has returned to Quebec from her country residence at Taoudoux.

Miss Helen Parker, of Montreal, has returned from visiting her sister, Lady Drummond, at Cacouna.

Miss Pamela Sutton, who has been visiting her father, General Sutton, Balfour Place, Vancouver, has left for England accompanied by her cousins, the Misses Sutton.

CATTO'S

Announce their opening Fashion Display
OF

New Autumn Styles

ON

Thursday, Friday and Saturday

introducing the correct vogue for the season in

Silk Dresses

Dinner and Afternoon Gowns

Sports Dresses and Coats

in all the new materials and colors for Autumn wear

MANNEQUINS

Will parade on each of the above days from

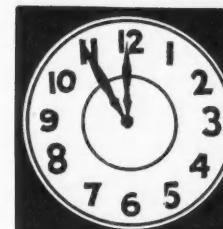
10 to 12 — 2.30 to 4.30

You are cordially invited to attend

221 Yonge St.

Corner Shuter St.,

BRANCH STORE 1703 RIVER ROAD, NIAGARA FALLS, ONT.



Time is saved
when you "do
housework
electrically."



A Clean Rug Keeps Its Youthful Looks

THOROUGH and regular cleaning is a good "beauty treatment" for rugs and carpets. Colors remain bright . . . undimmed by dust. The "nap" stays soft and fluffy . . . not caked with ground-in grit. With an Electric Vacuum Cleaner rugs and carpets are quickly and easily cleaned . . . the surface dust and lint disappear and the "below-surface" dirt is drawn out. Start now to keep your rugs beautiful with regular "electric treatments".

Electric Vacuum Cleaners are sold to Toronto Hydro-Electric consumers on easy terms . . . \$5.00 down and balance with lighting bills. Complete demonstration will be given in your home. Just telephone ADelaide 2261.

TORONTO HYDRO-ELECTRIC SHOPS

Yonge St. at Shuter

12 Adelaide St. E.

Telephone ADelaide 2261

Buy Goods Made in Canada

Give More People Work

Bring Better Times

31-69

After the show—
home again, all excited
over what you've seen.
Now for a cup of good tea.

RED ROSE TEA
"is GOOD TEA"

237



It can't be just like Kotex™

Kotex protects health
as well as comfort

PLEASE don't ever think a sanitary pad is "just like Kotex" because it looks the same. You need more than surface resemblance.

You need the purity of Kotex. Your health requires its hygienic safety. Its care in making. Kotex is machine packed and hygienically sealed in dust-proof packages.

No sanitary protection that fails to meet these standards should ever be considered. You know Kotex is safe. You know hospitals use it.

Be Assured

This assurance of safety is beyond price. Don't give it up for the sake of a few pennies, when this saving means you must take some questionable substitute of whose makers you know nothing. Kotex assures every comfort.

- Wear on Either Side...**
1. Can be worn on either side with equal comfort. No embarrassing inconspicuous.
 2. Kotex is soft... Even the gauze specially treated to make it amazingly soft.
 3. The Kotex absorbent is the identical material used by surgeons in Canada's leading hospitals.
 4. Disposable, instantly, completely.

Amazing softness, that lasts. Scientific shaping, for comfort and inconspicuous lines. Easy disposability.

KOTEX
MADE IN CANADA 1982

Get Your Skin Ready for Evening Parties

The ugly tan and freckles must come off. And if you have other skin blemishes, they must come off too. Such disfigurements as Pimples, Blackheads, Blotches, Moth Patches, Undue Redness, Eruptions, Eczema, Ivy Pus, etc., etc., will yield to the treatment we recommend with the use of our famous

PRINCESS COMPLEXION PURIFIER

This preparation has been giving unlimited satisfaction for thirty years. Hundreds of testimonials prove its value. We will send a bottle to any address, postpaid, with full instructions for home use, on receipt of price, \$1.50.

SUPERFLUOUS HAIR PERMANENTLY REMOVED

Ugly, undesirable hairs on the face can be removed permanently by Electrolysis. This method is safe and kills the hair roots so they never grow again. Write or call for full particulars.

WRITE FOR BOOKLET "X"—FREE

HISCOTT INSTITUTE, LTD., 61F College St., Toronto



KAYSER hose in New Fall Colors



Autumn is the season of glowing tints and warm tones... Now with this season of drifting leaves come the new Kayser colors... picturesque shades of Oasis, Senegal, Tangier, Biskra, Morocco and Bedouin... alluring in color as they are in name. To the correct colors are added Kayser fashioning... Kayser elegance... Kayser economy... the ultimate in smart, long-wearing hosiery.

\$1.00 to \$1.95

MADE IN CANADA

Choose Your Color

By ISABEL MORGAN

We HAVE looked at the fashion shows with their gorgeously gowned, remotely smiling models. We have read what the ultra-fashionable magazines had to say about Fall clothes and admired the sylph-like creatures depicted in them. And as each of us plans and purchases, we become the center of this fashion drama that always is new even though it happens twice a year and the acid test of all these things each woman has seen is . . . "Can I wear them?"

Line and form are very important it is true, but of equal importance is color. Sometimes I think it is the first factor that should be taken into consideration when choosing a dress. There are three kinds of color. First, actively becoming. Second, passively becoming. Third, actively unbecoming. Choose the first kind if you want to bring out the best colors in your skin, your eyes or your hair. This is the color that makes you feel charming because you look it. Many people claim that certain colors exert some sort of occult influence upon their souls. Perhaps it all resolves itself down to the effect it has upon the appearance. Who could feel downcast and depressed if they were wearing a color that made them superlatively gay and attractive? Or who could help feeling that way if she knew that the color of her dress brought out queer, unpleasant tones in her skin, besides making her eyes seem a vague, indefinite shade?

Colors of the passively becoming kind are those which neither add to nor detract from the appearance. The third kind, actively unbecoming, should be avoided as carefully as possible because it does things that are definitely harmful to the appearance.

Most women have a good general knowledge of those colors which enhance their appearance, but these things change under various conditions. For instance, we all have discovered we could wear certain colors beautifully



BLACK RIBBED VELVET trimmed with black fox makes this very smart afternoon suit from Jane Regny. Note the three tiered sleeves and the small velvet toque from Maria Guy, devoid of trimmings.

in the winter time that were absolutely disastrous in the summer when complexions are tanned. The list of colors likewise changes as one becomes older, sometimes increasing with grey hair. Or it may be that a new type of makeup with warm tones that were lacking in the kind previously used will change the range of colors one can wear. Even eye makeup has its effect.

Perhaps the best way of learning whether or not a color is becoming is to wear it as a hat. If this is not practical get a length of the material and wrap it around the head, turban style. The color, worn near the face and rehatted down on it, tells the story. A dark hat may give needed emphasis to an individual whose personal coloring is without distinction, and provide a decided contrast between hair and skin. A hat in a "warm" color such as the wine tones or the new browns, may increase the apparent warmth of the skin tones. A hat of a cool color, reflecting its color into cool eyes, makes them more prominent, thereby apparently changing the individual's coloring especially if there are warm tones in her skin coloring. On the other hand, the blue, by contrast, will tend to bring out any yellow tones that there may be in the skin.

The season's styles are most kind to every one because the little accents of white that are employed so often at the neckline and about the dress, materially enhance the becomingness of colors—even those that usually belong in the passive or actively unbecoming groups. The use of these accents in white, off-white or any of the pastels, modifies the intensity of vivid hues or those, such as blue, which have a tendency to accentuate undesirable tones in the complexion.

A small note of black or other dark value contrast used near the face may increase the becomingness of light colors. This is particularly true in the case of light neutral tones, such as gray or beige. Persons with rather light, drab coloring will find this particularly helpful. These small "notes" may be a dark hat, a dark note in a necklace, earrings, a brooch, a flower, a collar or scarf, and these may provide the emphasis needed to permit her to wear light, bright or neutral colors.

Here are a few general rules to follow in choosing your colors this Fall, if you are not quite certain as to which are your colors: If the complexion is not particularly good and if one is uncertain as to the effect of colors upon her appearance, it is wiser to choose from those that are generally becoming. These include the dark and the softened tones, such as blues with a lot of gray in them; dark green such as Alamo and Robinhood Green and green with blue in it; dark red, such as the wine tones like Vintage and Malaga; browns, such as Coffee and Mascara. Persons of this type also can wear white and the warm off-whites.

There are certain of the extremely vivid colors that are actively unbecoming to all but a few extremely fortunate individuals



THE PERFUME ENTRANCING

BY BOURJOIS, PARIS

"A symphony in perfume" distinctively Parisian and adorably feminine... as chic and individual as a frock by Patou... Evening in Paris now awaiting your joyous discovery, at the better shops... Everywhere.

Ametyst Blue, Flacon . . . \$1.00
Larger sizes . . . \$2.50 and \$5.00
POUDRE ROUGES LIPSTICKS
COMPACTS BATH SALTS DUSTING POWDER

Sole Canadian Distributor:
PALMERS LIMITED
MONTREAL

HELENA RUBINSTEIN'S

Autumn Beauty Schedule

If your skin is sun-coarsened, lined, freckled, tanned—now is your opportunity to test out the clarifying, youthifying creations of Helena Rubinstein... Visit her Salons for after-summer beauty advice... Have a treatment created just for you. Even one treatment will convince you!

Indispensable Autumn Beauty Aids

CLEANSE WITH PASTEURIZED BLEACHING CREAM—marvelous for oily, weather-beaten, sallow, freckled skins . . . 1.00
Fordry and normal skins use Pasteurized Face Cream Special . . . 1.00
VALAZE FRECKLE CREAM erases stubborn freckles and tan . . . 1.50
VALAZE BEAUTY GRAINS—the pore-deep wash for coarse pores, black-heads, oily skin. Renewes the skin! 1.00
PERSIAN EYE BLACK (the super-mas-cara) stays on . . . 1.00, 1.50
VALAZE EYELASH GROWER AND DARKENER—also grooms the brows . . . 1.00

On sale at Helena Rubinstein's Salons and at your favorite shop.

helena rubinstein

PARIS 126 Bloor St. West, Toronto... Phone Midway 4047 LONDON



The Lovable Fragrance



How exquisite this winsome, lovable fragrance is! Wherever you go its wistful beauty greets you; no other perfume has the same fresh charm as the Yardley Lavender

At all Good Drug and Department Stores

YARDLEY LAVENDER

Perfume, Face Powder, Day and Night Creams, Bath Salts, etc. "The Luxury Soap of the World," and Gift Cases.

Canada: Yardley House U.S.A.: 452 Fifth Avenue
Harbour at York Street, Toronto New York

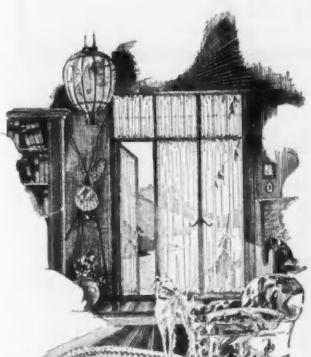


The moss Pink (*Phlox subulata*) produces a solid carpet of bloom in May.

Plant Alpine
Now
for results in Spring

The SHERIDAN NURSERIES Limited

4 St. Thomas St., Toronto 5
City Sales, 1186 Bay St.



Drapes—
worthy of their setting

The modern instinct is for delicate, flattering next-to-window curtains . . . distinguished drapes, which will

do justice to their setting.

Celanese Drapery Voile is leading this new vogue. A gossamer-like weave, which lets in the light, without sacrificing privacy. Colour-fast, with a tendency to keep clean for an unusual while, delightfully easy to wash. An ideal next-to-glass fabric. + +

CELANESE
VOILE

The New Note in Drapes.

CANADIAN
CELANESE
LIMITED

DECORATIVE
FABRICS DIVISION

Celanese is the registered trademark in Canada of Canadian Celanese Limited to designate its brand of yarns, fabrics, garments, etc.

ACDR-2

for RHEUMATISM
Pour Minard's into warm dish. Rub liniment gently in; then apply it according to directions . . . and soon you'll get relief!
19
MINARD'S
"KING OF PAIN"
LINIMENT

ROYAL KASHAN—Tree of life pattern, an ancient sacred Persian design representing the creation and Garden of Eden—Original rug from L. Babayan collection.

About the House

It's Time to Look at Rugs

By IRIS STRAIGHT

HAVING opened the house again, folded up the dust covers and taken a good look at the result, most of us feel this is the time to do something about it. In fact it's the open season for game—and the game of interior redecorating is included. It's amazing how we outgrow colour schemes, (remember rose and grey?—thank goodness we've got that off our chests!) and it is a sound idea to view things from the ground up, so we begin with rugs, and since this year of depression is a perfectly phenomenal one for bargains in oriental rugs, if we are buying a rug at all it's going to be an oriental. What it took a hundred and seventy-five dollars to buy only last year I saw yesterday for one hundred—prices are as exciting as that.

Experts will tell you of course that to make an intelligent study of oriental rugs you must first become thoroughly familiar with the geography of the Orient. This I confess I have never been able to do, the mysterious East retaining at least its geographical mystery for me to this day. I do know, like a lot of other intelligent people, that Turkey and Persia and Arabia and Turkistan and Afghanistan and Beluchistan are all over there on this side of India from whence Mr. Gandhi, and Tibet whence the llamas and the fur that used to be dyed red for the rugs in cab come—but I'm not going drawing any maps of them so I'm not. The rugs are nearly all called after the cities and villages of their origin, there is geography if you like in every little hand tied knot, but it is the rugs that have always interested me and I hope you, not whether Sarouk is East or West of Hamadan. "An intelligent study of oriental rugs" isn't required of many of us anyhow. All most of us want is to be able to buy a good rug that we like, without feeling so dumb about it the dealer has it all his own way.

SO NECESSARY are Oriental rugs becoming to the well planned occidental home, the East is rapidly becoming denuded of its treasures and the poor thrifty Oriental has taken to importing machine made rugs for his own use. There are very few genuine antiques,—rugs over 100 years old, now to be found in the East at any price, and the semi-antiques,—the pre-war rug made before the introduction of aniline dyes, are growing rare. Good modern rugs are still made on primitive hand looms of wool col-



An example of Royal Sarouk. In the centre, a perfect Medallion effect is secured without the use of any cumbersome outline figure; and a clever harmony established between the field and the border, with its interesting narrow bands in splendid contrast with the somewhat bold details of the broad member of the same.

—Photo by Brinton Peterboro Carpet Co.

oured with vegetable or animal dyes, the secrets of making which are handed down from father to son. Fortunately there are as yet no rug factories in Persia but more than one foreign company subsidize many of the weavers who work in their own homes with the aniline dyed wool supplied to them. Aniline dyes are a base European introduction whose use makes for speed of production of course, but also kills the wearing qualities of the wool and results in harsh crude colours. In 1903 the Persian government passed a law prohibiting their import and a dyer found guilty of using them was to have his right hand cut off. Like the 18th Amendment somebody must wink at the law. I am told there are singularly few one handed rug makers in Persia.

Some of the tricks of the trade include very clever ageing processes practiced by adepts in Persia and Constantinople, and extensively in the U.S.A. Harsh aniline dye colours are toned down with chloride of lime, oxalic acid, or lemon juice, an aged look is induced by the application of coffee grounds, sheen by wax or glycerine and a run through hot rollers. We are so clever it is a pity we can't make our own rugs, isn't it?

There are certain modest ways the amateur may test the rug she is about to buy for age, dye, and worth. Every rug may be assumed to have three values, its artistic value depending on its colour and design, its collector's value depending on its rarity, and its utility value depending on its durability. Naturally the first and last are most important to simple folk like ourselves. You should choose a rug first because you like its looks, next because it will wear well.

Separate the pile to see whether the wool is the same colour, but of a deeper shade near the knot than on the surface, or of an entirely different colour. Vegetable dyes, which are what you want, mellow to lighter, anilines change. Soap, water and a stiff brush on a corner where colours meet won't hurt the rug, but the spot when dry will show a faint tinge of the red, green, or blue on the white if the dye is aniline. Experts say you can tell if a rug has been "doctored" by spitting on it and smelling the spot where you have rubbed in the saliva. If chemically treated it will smell quite horrible. I confess this is a test I have so far been too cowardly to make myself in a smart shop, but you may be braver. Anyhow you should have any rug you contemplate buying sent home to live with for a few days. It is the only way to tell whether you want to live with it indefinitely. Some of them simply refuse to settle down, some fight actively with other furnishings, some say quite simply, Here I am, now on earth did you get on without me? That's the rug.

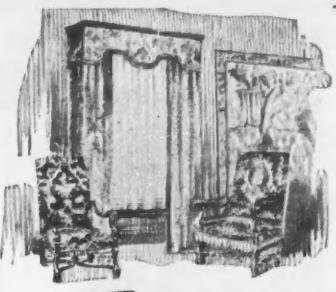
BEGINNING with the vestibule rug, the best for the purpose are naturally the darker coloured, hard wearing types. Of these Mousouls, Lylahans and Kazaks are among the best. Mousouls are thick and heavy, they lie well and are the hardest wearing Turkish rugs at a moderate price. The majority are rather loosely woven, with a long lustrous nap, and come in rich blues, yellows, greens, reds and browns. The designs are striking; medallions filled with the "pear" motif and diamond shaped sections placed diagonally in latticed effect are typical, and the borders are finely patterned.

Lylahans and Kazaks make good hall rugs. Kazaks are made by Cossack nomads who roam around and fight in the Caucasus, and are supposed to be related to the Russians. Their rugs are famous for their bold geometrical figures and fine bright shades of red, brown, green, yellow, and rose, with more or less white. They come in "runners" or "palace strips" and in small and medium sized rugs, most of them nearly square. Octagons, triangles, the Greek Cross, the Russian double eagle and the "Palace" or Sunburst field designs are characteristic. The crab, wine glass, sawtooth and latch hook designs are conspicuous in their borders. The wool is fine and gleaming, usually cut long, and the nap lies a bit sideways. Antiques are few and valuable, moderns among the least expensive of the orientals.

Lylahans are a variety of Sultanabad, the modern Persian carpets made from the fine old patterns chiefly for American demand. There is nothing rare about them, but their quality is fairly stable, their colouring rich and they will give good service. Their field colours are often silvery rose, or deeper reds, some blues, some camel. The border usually has three stripes, one wide with a narrow on each side. The field may be flowery or scrolled. They are deep piled and have a good sheen.

Sennas and Sarouks are the two finest woven and most closely knotted of all the Persians. An antique Senna is enormously valuable and rare, the modern ones to my mind extremely unattractive. Their nap is very short making a thin rather hard rug, and

(Continued on Page 20)



CUTTEN & FOSTER
maintain at all times
a comprehensive stock
of the finest imported

DECORATIVE FABRICS

Decorators and their clients
may rest assured that they will
find, in a wide range of
choice, whatever materials
they may desire, conveniently
displayed in our showrooms.

CUTTEN & FOSTER
LIMITED
296-306 Church Street, Toronto

Montreal Winnipeg Vancouver Quebec

FALL PLANTING BEST

for most Trees,
Shrubs and
Plants

ORDER
YOURS
NOW



Descriptive Catalogue with cultural directions Free on application.

Write or phone for your copy.

STONE & WELLINGTON
FONTHILL NURSERIES (Reg.)

Est. 94 Years 850 acres
49 Wellington St. E. Phone ELgin 7016

ESTABLISHED 1896

Oriental Rugs

That Always Appeals
To Discriminating Buyers

For the last 36 years the Babayan variety of choice Oriental Rugs has been famous from Coast to Coast.

See Our New Importations of Better Qualities
At Lower Prices.

Our New Renovating Plant is the best equipped of its kind in Canada for the

Proper Cleaning And Washing
of your valuable Oriental Rugs by our native experts—
Charges 5c to 7c per sq. ft.

BABAYAN'S
LIMITED

Main Store
34 King St. E.
Uptown Branch
16 Bloor W.



Ontario Jockey Club

Woodbine Park - Toronto

Autumn Meeting

September 26th - October 3rd

Autumn Handicap - \$2,500 added

One mile and a quarter.

**Woodbine Autumn Steeplechase
(Handicap) - \$2,500 added**

Two miles.

Coronation Stakes - \$2,500 added

Six Furlongs.

will be run on Opening Day—

Saturday, September 26th

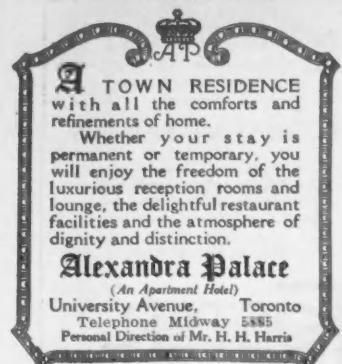
First Race at 2 p.m. each day

NOTE—Daylight Saving Time—Saturday, September 26th
Standard Time—September 28th on.

General Admission—\$1.75 and Government Tax.

A. E. DYMENT,
President.

PALMER WRIGHT,
Secretary-Treasurer.



*... but why
"pink tooth brush"*

*with my teeth so
white and clean?*

Of course you're frightened when "pink" shows upon your tooth brush. For "pink tooth brush" warns that your gums have become unhealthy, soft, unsound!

Tasty but tender modern food, and the habit of eating too hurriedly have made your gums "touchy", infirm and opened them to attack from gingivitis, Vincent's disease, or pyorrhoea—troubles that threaten even the soundest teeth.

But the threatening "pink" tinge will quickly disappear with the regular use of Ipana Tooth Paste and gum massage!

*Bring health to gums with
Ipana and massage!*

Massage, with brush or fingers, is what dentists prescribe for bleeding gums. And many say "with Ipana". For Ipana is not only delightful to the taste, cleansing to the teeth, but its soft, gritless ingredients are kind and healing to the gums.

For Ipana contains ziratol, a preparation long used by the profession for its efficiency in toning and invigorating tender gum tissue. When "pink" appears, give your gums the health they need with massage and Ipana! Speed the sluggish flow of blood. Send it coursing through the cells, bringing them new strength, building them back to vigor. The threat of dread diseases will quickly disappear!

Ipana will please you with its taste. It will keep your teeth flashing white—and bring new health and firmness to weak, undernourished gums.

Start tonight with Ipana. Go to your druggist and get a full-size tube today. It's the best dentifrice that money can buy, and that kind of a dentifrice, like that kind of a dentist, is never a luxury.

IPANA

TOOTH PASTE

MADE IN CANADA

BRISTOL MYERS CO.
1241 Benoit St., Montreal, P.Q.

Kindly send me a trial tube of IPANA TOOTH PASTE. Enclosed is a two-cent stamp.

Name _____
Address _____
City _____
Prov. _____
Date _____



THE HON. GEORGE ST. LAWRENCE NEUFVILLE PONSONBY, youngest son of the Governor-General of Canada and the Countess Bessborough, who was born in Montreal on August 14 and who was christened at St. Bartholomew's Anglican Church, Ottawa, on Tuesday, Sept. 22nd.

THE SOCIAL WORLD

By ADÈLE M. GIANELLI

Toronto. OF COURSE they caught your eye . . . those attractive young faces on our front page—the Debutantes! And now behold the young man who, also, is making his first appearance in Society. The Hon. George St. Lawrence Neufville Ponsonby is his name and his Christening I shall describe next week, but if one may be permitted to express a personal opinion, this photograph determines that he is already named . . . Canada's Darling! And I believe he suspects it, for did ever one see a baby's mouth curved with such secret amusement. It might almost seem to say, "Page H.R.H. the Prince of Wales. I believe he has a rival!"

RIVALRY will be keen among the male sex this season in Toronto for there are far fewer debutantes than usual and, as one can see for oneself, they are unusually pretty. Moreover, most of them having attended finishing school abroad we may expect them to have that poise of pretty manners which exceeds even good looks. It is a happy combination to possess both such as is the good fortune of Diana, the delightful daughter of Major and Mrs. Charles Boone and granddaughter of Mrs. S. W. McKeown, who has returned from Paris—tall and slim and fair with a voice exactly like her mother's.

Phyllis, the blonde daughter (she is just as golden as her sister Mollie) of the Hon. William Finlayson and Mrs. Finlayson, joined that jolly group of girls in Switzerland this summer which included those other two Toronto debutantes, Joan Parmenter and Margaret Lambe, besides Nancy Corbett of Calgary and Daphne Coverton of Vancouver. Phyllis and Joan (Mr. and Mrs. Parmenter's daughter) had previously been at school in Paris where the third of the Canadian trio was Cynthia Jaffray who has not returned yet to Canada.

Mrs. C. A. O'Connell's daughter Patricia—she has just that witty charm which her Irish name suggests—was also a student in Paris, at the College Montmorency. I met Mrs. O'Connell dashingly up for a week-end at Balsam Lake with Mrs. A. E. Beck and asked her to tell me about Patricia's plans for the season—but as yet they are a bit nebulous. But anyone who knew the Gwendolyn Clemow who was Mrs. Northrup's daughter and is now Patricia's mother, will feel sure the plans will be interesting.

And then there is Mr. and Mrs. Trevor Temple's Margaret Audrey who plays the piano so cleverly under Mrs. Boris Hambourg's tuition. At the moment she is still at the Temple's Point au Baril place with Barbara Cartwright and her cousin, "Pete" Holmested, ("Pete" stands for "Isobel" who is a possible debutante herself) but Mrs. Temple is planning a deb luncheon for her in October. The latter is a sister of Mrs. Pat Carr of Kingston whose son Jim is B. S. M. of R. M. C. this year, her elder son, Bill, having been graduated from there this summer. She was Daisy Gouinlock of Toronto and another former Toronto favorite now living in Kingston, is Mrs. Herman C. Macdonald who was Mary Miles.

ONE of the young men of fashion with a discerning eye tells me that Mrs. Harry B. Johnston's daughter, Mary, is one of the smartest dressers of this gay young crowd. Mary is a niece of the late Mrs. R. R. Bonnard whose recent death has struck a sad chord in the hearts of many. Especially in the musical world will she be missed. As President of The Women's Musical Club her influence was widespread and this influence was instrumental in bringing success and happiness to many a Canadian artist with whom she always had ready sympathy.

I hear that Charlotte Ross Gooderham (Mr. and Mrs. Ross Gooderham's debutante daughter) has a distinct flair for doing de-

lightful water colours—she studied in Paris and is also clever at languages. Mrs. Gooderham is planning to give a luncheon for her at the Hunt Club. Another deb of artistic bent is Stair Lyon, Mrs. R. A. Lyon's daughter, who has had the most lovely nine months abroad travelling through Europe with her mother. And that lucky girl, Elizabeth Jarvis is just back from a round of visits in England after school in Switzerland. Mrs. Arthur Jarvis is a daughter of the late Sir James Winter of Newfoundland and her sister, Mrs. Vaughan Jackson, is married to a Fleet Surgeon who was in the North American Squadron. Now they are living in Berkhamstead where her niece, Elizabeth, recently visited her at their delightful place near Ashridge Court that is the famous Conservative College, in memorandum to Bonar Law. Mrs. Jarvis is giving a tea for her daughter on October 21st. Mary Gibson, Mr. and Mrs. F. M. Gibson's chic daughter also spent the summer abroad after two years at Roedean in England—and is planning a most strenuous year of study and play combined. Her banker father has been stationed in many parts of Canada, and Havana as well, so Mary is a bit of a cosmopolitan.

The debutante bulletin is brimming over with further gossip but this week there is not sufficient space in half of it so like Asquith—you must wait and see.

THE Master, the Eglinton Hunt Club, Mr. George Beardmore, and the committee of the club, gave a very jolly hunt breakfast at their attractive club which proved a most cosmopolitan gathering. Members of the Hunt and the Aurora Hunt, in their smart hunting pink, with collars of Copenhagen blue, officers of the Royal Canadian Dragoons, numbers of pretty girls in riding kit, and women in sports frocks, or tweeds, met in the big lounge, with its orange curtains and masses of garden flowers. Miss Violet Meyers was receiving congratulations on her first appearance, on crutches, since her accident in the Arena. There was no formal reception. Mr. Angus Heighington admirably fulfilled the duties of acting Master, owing to the regrettable absence through illness of the Master. In the effective dining-room a long table with another across the top, and other little tables accommodated the 50 guests. Marigolds and larkspur, the hunt colors, with long ropes of smilax, decorated the tables.

At the head table were Mr. Heighington, with His Worship the Mayor on his right hand, and Mr. Peter White, K.C., on his left. Others included Col. Rawlinson, Mr. Russell Stimson, Mr. Gordon Perry, Capt. Paton and other members of the Hunt.

MARIGOLD Writes From the Pacific Coast:

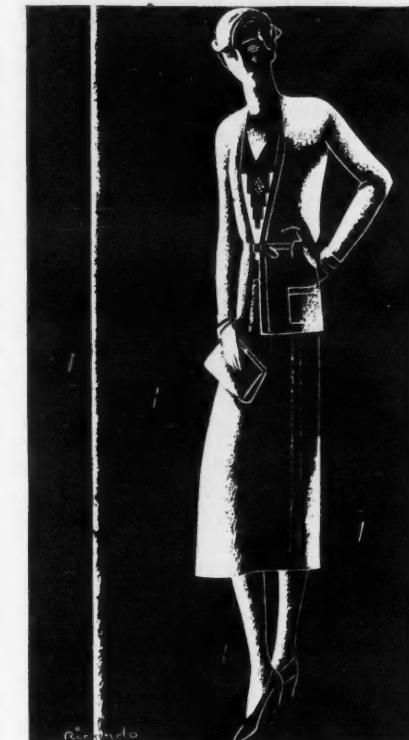
WITH brilliant sunshine and the gardens ablaze with flowers, Victoria gave a truly royal welcome to their Majesties the King and Queen of Siam, who have been staying in the Vice-regal suite at the Empress Hotel for the past few days.

QUALITY
UNSURPASSED
THE WORLD OVER

Tea-tasters, second to none in the world, combine their skill and judgment to produce the famous Salada blends.

"SALADA"
TEA
'Fresh from the gardens'

TAILORED SPORTSWEAR



Typical of the exclusive artistry of Avon Knit is this tailored zephyr ensemble with its correct tuxedo type coat and the self colour yoke of its hand-loomed pullover. The ultimate in chic, Avon Knit ensembles are amazingly wearable.

at smart shops

AVON KNIT
SPORTSWEAR

A Washday Only 15 Minutes Long--

WE
SPECIALIZE
IN
FINE FLANNEL
WORK

Instead of being a drudging task all day long, your washday need last only 15 minutes. Half of that time spent in gathering the clothes and linens, the other half devoted to putting them away after they have been returned to you fresh, clean and neatly ironed, ready to use.

BRIGHTON LAUNDRY, Ltd.

"Laundrymen in Toronto for Fifty Years"

816-826 Bloor St. W. LOM. 2151

The night of their arrival, His Honour the Lieutenant-Governor and Mrs. Fordham Johnson entertained at dinner in their honor at Government House, and everyone who was invited to meet them was busily engaged in reading up about Siam, as all the average person seemed to know was that it is the home of white elephants and Siamese twins. However, now we can discourse quite learnedly about rice crops, teak and sapphires and all sorts of things.

Gold, mauve and white chrysanthemums and tall gold candles in old Sheffield candelabra decorated the table, at which covers were laid for the following guests: Their Majesties the King and Queen, T.R.H. Prince and Princess Susti, H.R.H. Prince Mondjivavat, H.S.H. Prince Amoradat, and members of the royal suite, Captain the Hon. Watson Armstrong, Brig. General E. de B. Panet, Premier and Mrs. Tolmie, Hon. J. H. and Mrs. King, Major General



About Prices and Values

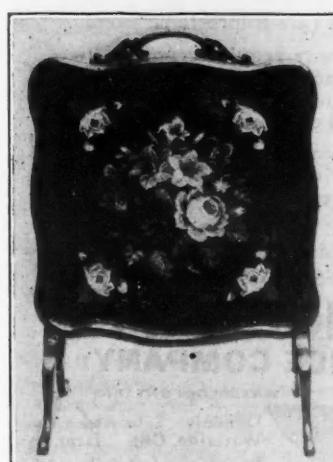
"A cynic", said Oscar Wilde, "is one who knows the price of everything and the value of nothing." Admirable paradox!

But Wilde's definition (to our mind) embraces a great many people other than cynics. Buyers of "bargain priced" furniture for instance . . .

There are men and women (newly-weds are often great offenders) who will comb every popular priced store in search of the cheapest price for a particular piece of furniture, drapery, or what not. Little regard do they pay to real value—the quality of material, the soundness of workmanship, and the artistry of good design. They get to know their "prices" yet know nothing of "values".

If you are doubtful, shop at Ridpath's where particular attention is paid to "value" as well as to "price" in furniture. Come and see for yourself what we mean. No one will ask you to buy.

P.S.—For the convenience of customers we are now open on Saturday afternoons.



Fire Screens made to suit your own woolwork.

Lionel Rawlinson
LIMITED

MAKERS OF DISTINCTIVE
HAND-MADE FURNITURE

647-649 Yonge St., TORONTO

SUFFER NO LONGER
FROM ACHING FEET

**HY-GE-NIC
SHOES
FOR WOMEN**

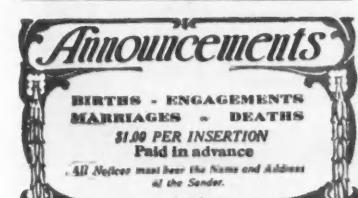
*For the Correction of
All Foot Ailments*

Best shoe of the kind in the world. Combines absolute comfort with smart style. Perfect satisfaction guaranteed.

ALL SIZES, 3 TO 11—AAAA TO E
Price \$10

SOLE DISTRIBUTORS FOR CANADA
OWENS & ELMES Limited
89 YONGE STREET

We invite women interested to try on a pair
without obligation to buy.



MARRIAGES

SHARP-MCLEAN—On Sept. 12, 1931, at the Church of the Good Shepherd, Stayner, Ont., by the Rev. J. H. Stinson, Vicar. The daughter of John McLean and the late Mrs. McLean to James McAvity Sharp, son of Major & Mrs. J. O. Sharp.

WINSLOW-STEVENSON—On Monday, September 14th, 1931, at Christ Church Cathedral, Montreal, by the Very Reverend Arthur Carlisle, Dean of Montreal, Marjorie Scarth, daughter of Mr. and Mrs. Pillans S. Stevenson, to Kenneth M. Winslow of Sherbrooke, P.Q., son of Mr. and Mrs. E. P. Winslow, of Montreal.

ENGAGEMENTS

Mr. and Mrs. Thomas Wentworth Bingay of Trail, B.C., announce the engagement of their second daughter, Marjorie Wentworth, to Mr. Eugene Hubert, son of Mr. and Mrs. F. H. Munroe of Denver, Col. The wedding will take place in Trail the first week in October.

As we understand the advice of that New York savings-bank which is urging its depositors to withdraw some of their funds and buy goods with it, what this big country needs is a little spendthrift.—*Norfolk Virginian-Pilot*.

the Hon. A. D. McRae and Mrs. McRae from Vancouver, who are staying at Government House, Hon. G. H. Barnard and Mrs. Barnard, Chief Justice and Mrs. MacDonald, Mr. and Mrs. R. P. Butchart, Inspector Cader, R. C. M. P., Mrs. Walter Nicol, Miss Agnew and Miss Lucy Bryden.

Queen Rambai Barni was handsomely gowned in a Paris model of black lace, with magnificent jewels. Mrs. Fordham Johnson also wore black lace, while Miss Helen Fordham Johnson wore a delightful frock of pink satin de soie with bands of diamante. After dinner the guests were shown three films of British Columbia scenery, taken by Major Gordon Smith, director of the Bureau of Publicity, and also a film taken by the Lieut.-Governor on his recent round the world cruise.

Their Majesties went shopping on several occasions for gifts to take home, and their purchases ranged from Pekinese puppies to electric clocks, and special space was reserved on the "Empress of Canada" for their luggage.

The King went out fishing several times at Brentwood, and had very good sport, and as he paid his guide five dollars per pound for every fish he caught, somebody made money, which is encouraging in these hard times, to say the least.

Mr. and Mrs. R. P. Butchart entertained their Majesties at a luncheon at their beautiful place, "Benvenuto", when covers were laid for sixty guests. The out-of-town guests included Mr. and Mrs. Alexander Baillie, of Tacoma, and Mr. and Mrs. J. Eddy, of Seattle. Mrs. Butchart is noted for her exquisite taste in table decoration, and the royal table was beautiful in mauve and pink schyzanthus and old blue glass, while the other table was equally lovely in pink larkspur and blue delphiniums. After luncheon the party walked around the world famous gardens, which are a riot of color with dahlias of all shades. Mr. and Mrs. Butchart and their daughter, Mrs. Harry Allan Ross, have been invited by their Majesties to visit Siam this winter, and leave shortly before Christmas.

Before leaving Victoria, his Majesty planted an oak sapling in the Mayor's grove at Beacon Hill Park, where many other notable visitors have already planted trees. He also conferred the Royal Order of Siam on Captain Watson Armstrong and presented Brig. Gen. Panet with a gold and enamel vase.

After the excitement of the Royal visit, we are all settling down to everyday life—coming back from our country places and starting the children back to school. Mr. and Mrs. D. J. Angus are back from their lovely summer home at Shawinigan Sault, and also Judge and Mrs. Gregory and Judge and Mrs. Lampman.

Mrs. C. F. Armstrong is leaving very shortly for the East, with her nephew, Mr. Bryce Evans, who is going to Trinity College. There has been a regular exodus of members of the younger set this fall, Victoria having sent five of the six boys chosen from B.C. to R.M.C. this year. They are Mr. Ian Drum, son of Colonel and Mrs. Drum; Mr. Jack Twigg, son of Mr. Despard Twigg, M.P.P. and Mrs. Twigg; Mr. Desmond Barrett, son of Dr. and Mrs. Barrett, and Mr. Tommy MacPherson, son of Dr. and Mrs. MacPherson.

The coming of autumn means the departure of two charming visitors from the South. Dr. and Mrs. Wellesley Davison, of Carmel, California, who have been coming here every summer for so long that they are almost Victorians, having been the guests of Mrs. E. G. Prior this year at her home on St. Charles Street, will be leaving shortly, and Mrs. Prior recently entertained at a delightful dinner in their honor. Among the guests was Lady Barnard, who has just left for Jasper Park, accompanied by her sister, Mrs. C. J. Prior.

Vancouver has also had many visitors. Miss Kathleen Wilson, debutante daughter of Mr. and Mrs. Goulding Wilson, of Victoria, came over on Tuesday to visit Miss Trudie Green, who is also a debutante, and daughter of Mrs. Gertrude Huntly Green, the noted pianist. Miss Green entertained at a luncheon party of twelve in honor of Kathleen, who only recently returned from the East, and who is one of Victoria's most attractive debutantes.

Mrs. Reginald Mitchell, of Winnipeg, who was the former Dorothy Lefurgy, and her husband, Captain Reginald Locke Mitchell, have motored from their home in Winnipeg and are the guests of Mrs. Mitchell's mother, Mrs. Stanley Burke. Miss Teresa Lefurgy is entertaining at tea in honor of her sister.

Mrs. Fred Southam, of Montreal, is another visitor who is being widely feted. Mrs. Julius Griffith was a luncheon hostess in her honor, and Mrs. Henrie Leggett entertained at a dinner recently.

Miss Edith Charleson and Miss Frances Mackie, who have been spending the last few months in Paris, have left for Italy, where they will remain for the winter. Mrs. J. D. Pugh and Mr. David Pugh are motoring to Calgary shortly, and are planning to stop at Jasper Park on the way. Miss Janet Drysdale, Mr. George Irvine and Mr. Percy Williams have also left for Jasper Park. Miss Janet Doyle is leaving this week for California, where she will visit friends and relations, returning home in the early spring.

Members of the Vancouver Junior League are busily directing all their activities to the opening of their superfluous shop, which will take place on September 18th.

Wardrobes are being turned out and attics and storerooms rummaged for articles of all descriptions which will make up the stock in trade of this interesting shop, where the saleswomen will be members of the League. Miss Kathleen Farrell is in charge, and on her committee are Mrs. Austin Taylor and Miss Louise Morrison.

Two weekend visitors from Victoria included Miss Margie Fraser and Miss Rosemary Johnstone, who were the guests of Mr. and Mrs. Blake Wilson. Mr. Alex McPhillips entertained several guests at dinner at Jericho in their honor, those present including Miss Bee Merritt, Miss Pauline Craig, Miss Janet Doyle, Mr. Burke McPhillips, Mr. Chris Morrison, Mr. Sammy Salmon and others.

CHINOOK writes from Calgary:

THIS polo season concluded with the officers of Lord Strathcona's Horse entertaining at their Mess in the Armories to celebrate their winning the polo championship of Western Canada. Their team consisted of Major Fred Harvey, V.C., Captain F. C. Powell, Captain H. R. Rebitt and Colin Campbell. The latter is the son of a well-known Winnipeg family and his sister, Beth, who spent the last two years on the Continent, has been a visitor in Calgary this summer.

Some of the cheeriest festivities of the tournament was the dance given by the Straths, at camp, a dance at the Country Club and the gala stag dinner for forty guests, in honor of the players, given by Mr. C. J. Yorath and Mrs. Yorath's dinner for the wives of the players. Mr. and Mrs. Yorath have now left to spend a few weeks in Victoria.

Prior to the Country Club dance, Miss Margaret Cross entertained a small party of the younger set. Margaret came home this summer after her final year at Miss Edgar's school in Montreal and will make her debut this winter. It is quite evident that "Marmo", as she is called, will enjoy the popularity that her sister Mary enjoyed. And writing of pretty girls, we prophesy that about 1950, the new little Miss Nolan will be one of the prettiest debes! For Mr. and Mrs. Harry Nolan have just had a small daughter who has an inheritance of good looks.

Nancy Corbett, daughter of Mr. and Mrs. J. B. Corbett (and granddaughter of Mrs. Villiers Sankey, of Toronto), shared with Mary Smith (Mr. and Mrs. Arthur L. Smith's daughter who is leaving to study art in Minneapolis), the honors of a delightful younger-set dinner given by Lieut.-Colonel and Mrs. Arthur Berryman. Helen Russell, Alixe Carson, Margaret Heal, Pat Beach, D'Arcy Marsh, Nancy Corbett, daughter of Mr. and Mrs. J. B. Corbett (and granddaughter of Mrs. Villiers Sankey, of Toronto), shared with Mary Smith (Mr. and Mrs. Arthur L. Smith's daughter who is leaving to study art in Minneapolis), the honors of a delightful younger-set dinner given by Lieut.-Colonel and Mrs. Arthur Berryman. Helen Russell, Alixe Carson, Margaret Heal, Pat Beach, D'Arcy Marsh,

The debutante list will be enhanced when Joan Glasco returns shortly from abroad, where she

has been for two years completing her education. Now a younger sister, Ruth, is on her way to school in Paris and Marjorie, the eldest sister, is staying in England to greet her en route and will then return home here. Mrs. J. G. Glasco's shower for Florence Cross was an original and amusing affair. Guests came laden with jars of jam or pickles for the bride-to-be's cupboard in that delightful new house in Brock Street which is to be her future home.

Florence, who is a lovely blonde, with much charm of manner, was married on the 12th to Mr. John Gemmill. His Grace Archbishop Matheson performed the ceremony in St. John's Cathedral and the bride, who was unattended, was given away by Mr. Walter T. Kirby. She wore a princess-fashioned frock of navy blue with which she carried palest pink roses and her wrap was navy trimmed lavishly with silver fox.

Mr. and Mrs. Hugh Phillips, the bride's brother-in-law and sister, gave the reception at their house—where we had a glimpse of the wedding presents and afterwards Mr. and Mrs. Gemmill left for Jasper, which is so radiant in the early Autumn. Some of the out-of-town guests were Mrs. S. A. McMurtie, of Montreal, and Mrs. Remon, of Ottawa. Mrs. J. D. Gemmill's guests, and Mr. and Mrs. Vivian Phillips, of Edinburgh.

ATLANTA writes from St. John:

THE garden party given by Hon. H. McLean, K.C., V.D., LL.D., on the picturesque grounds adjoining his residence, "The Grove", Rothesay, in honor of Vice Admiral Sir Victor H. S. Haggart, Commander-in-chief America and West Indies stations, and officers of the flagship, H.M.S. "Delhi", visiting in Saint John, was a brilliant success. Receiving with Lieutenant-Governor McLean and Sir Vernon were Mrs. Henry N. Stetson and Mrs. Richards, of Fredericton. Mrs. Stetson wore a lovely gown of French blue lace with hat and slippers to match.

Mrs. Hugh H. McLean, daughter-in-law of the Lieutenant-Governor, was smartly gowned in black with touches of red and black hat with red feather trimming. The guests were received in the drawing room, entering one door and passing through by another facing on the lawn where the regimental band of the Saint John Fusiliers were stationed and with their scarlet uniforms added a bright touch to the already attractive spectacle.

Over 500 guests were on the grounds during the afternoon and they were served with delicious refreshments from several marques conspicuously placed. The governor was attended when receiving his numerous guests by his A.D.C., Colonel F. Gilman and Captain Theodore C. Barker, A.D.C., and official secretary.

Mrs. William Pugsley was hostess at a breakfast bridge at her residence, Birchholme, Rothesay, in honor of Mrs. Charles Macpherson, who is now in Montreal visiting her niece, Mrs. Donald F. Angus, before returning to her home in Winnipeg.

Vice Admiral Sir Victor H. S. Haggard, K.C.B., C.M.G., Captain F. N. Attwood and officers of H.M.S. "Delhi", gave a delightful dance on board the flagship the other evening when about 100 guests were present. The guests were received by the Admiral. Artistic lanterns and colored lights illuminated the canvas ball room. Flags and bunting were lavishly displayed, dressing the ship from flagpole to each furthest end of the deck and the ship's band was screened from view by flags and bunting. Refreshments were served both on deck and in the dining room and the tables, with their elaborate decoration of flowers, were most attractive.

Before the dance on board H.M.S. "Delhi" Admiral Haggard entertained at dinner. The guests were Brigadier General and Mrs. F. W. Hill, Mr. and Mrs. Hugh H. McLean, Mr. and Mrs. F. Patterson Coombs, R.C.N.V.R., and Mrs. Coombs, Mrs. W. T. Hudson, the Misses Mignon and Frances Rolfe Kerr, Miss Louise Hill, Miss Frances Robinson, the Misses Berry and Tonton Mullin and Lieutenant Pane, R.C.N.V.R.

Mrs. Frederick C. Beatteay, Saint John, entertained at bridge and tea at the Riverside Golf and Country Club the other day in honor of several out-of-town visitors who were, Mrs. Howard Graham, of Kentville, Nova Scotia; Mrs. Walter Murray and Miss Mary Armstrong, of Hamilton, Ont.; Miss Maud McLean, of Boston, and Miss Maud Tennant, of New York.

Travellers

Mrs. C. A. O'Connell, Toronto, has returned from visiting Mr. and Mrs. Merrill Denison at Bon Echo and has left to spend a short time with Mrs. A. E. Beck at Balsam Lake.

The Right Rev. and Right Hon. Arthur Foley Winnington-Ingram, P.C., K.C.V.O., D.D., Lord Bishop of London, England, was a visitor in Ottawa this week.

Colonel O. M. Biggar, K.C., and Mrs. Biggar, of Ottawa, have returned from England. Their daughter, Miss Sally Biggar, remained at school in England.



New Coiffures

Follow New Hat Fashions

On the line of your hair, depends the smartness of your Derby, the grace of your Empress Eugenie hat. Simpson's Hairdressing Salon is expert in placing softcurls, swirling hair to the side, rolling the hair in a loose, becoming knot, in a word, waving and dressing your hair to suit your type.

Hairdressing Salon—Third Floor

THE ROBERT SIMPSON COMPANY LIMITED



Snapped at the fall race meet at Polo Park, the home of the Winnipeg Jockey Club: back row, left to right, Mrs. Norman Leach, Mrs. Fred Bawlf, Mrs. Athol McBean, Mrs. W. C. Russell. Front row, left to right, Mrs. M. M. McIntyre, Mrs. Edward Foley, of St. Paul, (formerly Miss Jean McIntyre, of Winnipeg), and Mrs. W. H. Montague.

A Tip or Two

By SUZETTE

BY THIS time you will have collected that ravishing ensemble in which you plan to knock them all cold in the member's enclosure at the autumn race meetings. The battle about the hat is over, and if you fell for ostrich feathers dripping over one ear we'll all pray for a week of good weather. Now with your new clothes off your mind and a tentative order telephoned to your furrier that will insure the instant production of the fur coat, if autumn turns its usual tricks side out, sit back and plan what food you will give your guests at those slightly hurried, but pleasant, luncheons which take place in race week. This month it's wiser to have two alternative menus, for who can tell whether a sudden snap of frost will make a carefully planned cold lunch appear as inhospitable pallid fare. The thermometer so far has shown an ability to soar, so it's no use counting on a cold winter wind. Get organized for both, and let us hope the probabilities are truthful the day before and you don't start the day badly by putting your money on the wrong luncheon horse.

This is lobster time, and you can't do better than make the best of it. It is no good pretending that the lobsters we get inland are anything like the ones eaten just out of the sea. That is one of those irritating truisms which travellers always tell, but I can't be strong minded enough to resist the temptation to tell you, for I travelled lobsterwards to Prince Edward Island this summer. Mr. Ogden Nash in his amazingly rhymed book of verse called so suitably "Hard Lines" describes this unpleasant peculiarity of travellers briefly—

"But there is no stoplight
For a talkative cosmopolite,
They are as repetitious and prolix
As confirmed alcholix."



MRS. JAMES EVERETT BECKWITH, daughter of Mr. and Mrs. Robert J. Magor, of Montreal, whose marriage was a September society event.

—Photo by Associated Screen News.

All the same I must tell you that a lobster just caught and cooked, and bought on a New Brunswick wharf for five cents, and eaten with no weapons save the hands—with an occasional use of the heel on the claws—is better than any other lobster in the world. No obsequious head waiter with his perambulating spirit lamp and battery of curious shaped instruments can supply you with the flavour of the fresh animal. All the same, memory is short lived, and a lobster is always a lobster even in a can, so let's go racing fortified by it whether it's hot or cold. Here's a luncheon menu for the day when

the thermometer is up near the top.

Jellied Bouillon

Cold Sea Food Platter

Fruit au Kirsch

Coffee

Jellied bouillon, even after a hot summer, when it has appeared day in and day out seems the best start to an all cold luncheon provided your cook can make it so that it does not bear too close a relationship to gelatine. A cold sea food platter can have almost every inhabitant of the sea on it, but the kings of the dish are the lobsters, boiled, split and well chilled. Lettuce and cucumber should surround the edge of the platter, and small rounds of fried toast spread with anchovy paste and caviare add to its looks. Tomatoes hollowed out filled with salmon mayonnaise are an addition, and slices of lemon and more mayonnaise should be served with the dish. Either toast Melba, or small round hot rolls with butter should accompany both the bouillon and the sea food. For the sweet, slice peaches and add sugar and three tablespoonfuls of kirsch and let the fruit stand and chill. Make peach water ice and half fill the glasses with the ice, and cover the top with the cut fruit and whipped cream. On a chilly day try this alternative menu.

Bouillon a la Moelle

Lobster au Gratin

French Fried Asparagus

Rice with Whipped Cream

Coffee

Bouillon a la Moelle is a grand name for clear soup with a section of marrow bone floating in each plateful. It is a little hard to extract the coveted marrow with a soup spoon, but it is a pleasantly unusual dish. Lobster au gratin is made by cooking the lobsters and letting them cool, then splitting them and removing the lobster meat and the flesh in the claws. Shred the meat and add some chopped mushrooms, seasonings, two tablespoonfuls of butter, and a dash of sherry. Cook the mixture for a few minutes and then refill the shells with it. Sprinkle the tops with buttered crumbs and bake in the oven. The tinned variety of asparagus will have to be used for the next dish, unless you have some marvellous secret source from which to draw fresh autumn asparagus. Drain the liquor from the asparagus and dip each stalk into egg and bread crumbs and then fry them in deep fat. Rice carefully boiled, dried and chilled and then mixed with a generous allowance of whipped cream, and when heated on a dish, covered with maple sugar, makes an ever welcome sweet.

About the House

(Continued from Page 17)

the reds and orange shades with white which prevail in their Kashmire patterns are not generally appealing. The antiques on the other hand, in their subdued peach-blown colours are too lovely to walk upon. Some of them have 1,000 knots to the square inch. Sarouks are the Ispahans of the present day, for the Ispahan, the aristocrat of the Persian rug world, is so rare as to make it almost impossible to secure a genuine specimen. Sarouks command a higher price than any other modern Persian except the Kashan. They are amazingly closely woven, so much so that they often curl under at the sides. The pile is deep and gleaming, the colours dark and rich. "The Tree of Life" in a medallion, or flowery figures on a deep brown, green, or wine red field with three to five border stripes are typical. They are grand rugs to live with.

The Hamadan, Shiraz and Bokhara, are three of the rugs that go well in libraries, living rooms, or dining rooms. Hamadans usually have a lot of natural camel colour in them, a broad band of this outside the border is a distinguishing mark. They are handsome and durable and seem to grow more beautifully silky and shiny with the years. The Shiraz can be told by the little tassels of wool at intervals along its overcast edge, characteristic it shares only with the Bergama. The field is usually a fine dark blue with pole medallions, birds, animals, pears or diagonal stripe designs. Fine wine and autumn colours and a lustrous soft short wool nap, the whole rather loosely woven lend them great charm. Bokhara are nearly always in the brick or wine red shades with ivy patterning in octagon forms, (like platters in rows,) of blue orange, green or white. There are at least three main varieties, the best probably the Tekka Bokhara which is soft, close clipped, and velvety. Their durability is amazing, and the antiques are grand.

The Kermanshah is the flower garden of Persian rug in the lovely soft light blues, pinks, greens, and royalties with a lot of cream. They come in all sizes from mats to huge carpets and are made under European supervision near Tabriz. They are lovely in drawing rooms and dress up places generally, like swell French bedrooms. The best look like a fine stained glass window, not the modern window with a great figure of a fat George with his mailed foot on an unbelievable dragon, but a tiny-paned rose window in an old French cathedral.

Kashan are the most famous products of the Persian looms. They have all-over flowery Tree of Life type of patterns with birds and animals in profusion in the borders. The colours are marvellous, old rose and ivory and soft blues, the flowers more conventionalized than in the Kermanshahs, with straight lines rather than curves. They only come in carpet sizes.

The idea that Oriental rugs will stand anything and only improve with use, is worthy of the feeble-minded. Many an exquisite old rug has been ruined by that misapprehension. In the Orient they are never exposed to the wear and tear of shoes, or the glare of bright light. Take some care of your good ones I beg; remember they are growing scarce.

Travellers

Sir Alexander Lawrence, of London, England, who has been a guest of Sir William and Lady Clark at Earncliffe, Ottawa, has left for Atlantic City before sailing for home.

Lady Currie, Miss Marjorie Currie and Mr. Garner Currie, of Montreal, have returned from a motor trip of several weeks spent touring Ontario.

Mr. and Mrs. Trustram Eve and their children who have been visiting Mrs. Eve's mother, Lady Nanton, in Winnipeg for several weeks, have left for their home in London, England.

Lady Kemp, Toronto, has returned from Ottawa, where she left her daughter, Miss Cynthia Copping, at school.

Mr. and Mrs. F. Fox, of Toronto, who have been spending some time at Cedarhurst, have returned to town.

Mrs. Alex Fleck, of Ottawa, has returned from Kennebunk Beach.

Mrs. R. B. Hamilton, of Toronto, has left on a motor trip to Quebec and New York.

Sir Robert and Lady Falconer, Toronto, have returned from Muskoka where they spent some weeks.

Mr. and Mrs. Donald Matthews have returned from their honeymoon spent in Europe and will reside in Toronto. Mrs. Matthews was formerly Miss Janet McCulloch, of Galt.

Mrs. Barry Hayes, Toronto, is sailing this week to visit her parents, Mr. and Mrs. Erskine, in Ireland.



Here is a Simple Plan that makes Your Children's Education Sure

Every Mother wants her boy or girl to have all the advantages of a good education. It is seldom desire that changes such plans. Expense is so often the cause.

Yet few parents realize how simple it is to make the schooling of their children a certainty by a Dominion Life Educational Bond.

A few dollars put away regularly now, will pay expenses when your boy or girl reaches college age. If you die, all deposits cease, but the bond will be paid on maturity date.

Dominion Life Educational Bonds are designed to meet individual needs and circumstances. You owe it to your children to investigate.

Ask the Dominion Life man in your neighborhood, or send the coupon below for details.

THE DOMINION LIFE ASSURANCE COMPANY

HEAD OFFICE - WATERLOO, ONTARIO

Dominion Life Assce. Co.
Waterloo, Ont. Dept. 8
Please send details of
your Educational Bond.

Name.....
Address.....
Age.....

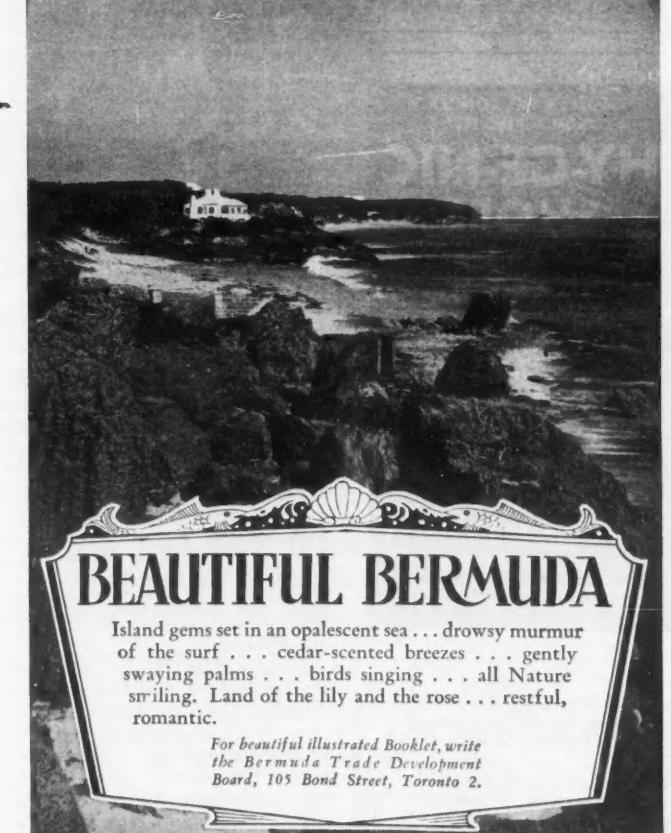


Milady CALLS FOR HER HORSE

Intercommunication telephone service is one of the newest refinements of the modern home. Servants are instructed without the necessity of personal appearance—lines from the bedrooms, dressing rooms, entertaining and dining rooms lead to servants' quarters, garage, stables and other points in the house or grounds. Conversation on one line cannot be heard on other lines, giving the advantage of privacy. The same instruments also reach out to the city telephone exchange for outside communication in the ordinary way.

Our local manager will be pleased to explain all details of this convenient service and give advice as to installation. This without obligation on your part, of course.

THE BELL TELEPHONE COMPANY OF CANADA



BEAUTIFUL BERMUDA

Island gems set in an opalescent sea . . . drowsy murmur of the surf . . . cedar-scented breezes . . . gently swaying palms . . . birds singing . . . all Nature smiling. Land of the lily and the rose . . . restful, romantic.

For beautiful illustrated Booklet, write the Bermuda Trade Development Board, 105 Bond Street, Toronto 2.

Empress of Britain

CRUISES FOR ALL

• ROUND THE WORLD
A complete program on 1931's new, 42,500 gross ton cruise ship Empress of Britain. This time a 5-day-to-Europe liner has made the world cruise. 27-foot living rooms . . . 1 to 5 room suites . . . a whole lounge deck . . . beauty salon . . . Turkish bath . . . sole sports deck. From New York, December 3, 1931. Fares from \$2,000. Apartments with bath at new low rates.

• MEDITERRANEAN CRUISE
Escape this year from the rigours of winter. Take this complete Mediterranean Cruise. See such rarely visited places as Cyprus, Rhodes, Sicily, 10 days of sunbathing. Your ship the great white Empress of Australia, with her regal suites-with-bath. Pompeian swimming pool, splendid ballroom, spacious decks . . . From New York, February 3. Fares from \$900.

• WEST INDIES CRUISES
11th Season . . . 7 Great Cruises . . . from New York. By Empress of Australia (21,850 gross tons), December 2 for 18 days; January 12 for 19 days; January 13 for 18 days. By Duchess of Bedford (20,000 gross tons), January 9 for 28 days; February 10 for 28 days; March 12 for 12 days; March 26 for 14 days. New low fares.

Canadian Pacific

Full information from your local agent or
J. BLACK MACKAY, General Agent
Canadian Pacific Building, Toronto

BRITAIN MEETS WORLD CHALLENGE

Gold Standard Abandonment Will Set House in Order—Flood of Foreign Propaganda Caused Misunderstanding of London's Sound Position

By LEONARD J. REID
Assistant Editor of The Economist, London

TO ANY long-sighted observer it was obvious many months ago that the outbreak of financial and economic crisis in Central Europe would place on London, as the world's open market, a very formidable strain. It was equally clear that the success with which London would bear that strain depended largely upon her ability to hold the confidence of the outside world in the underlying strength of her position.

For it must never be forgotten that it is loss of confidence which creates crises. A great bank may be perfectly sound and strong; but that will not save it if all its depositors suddenly decide that it is unsound and want to take their money out.

The best approach to appreciating Britain's financial crisis is to regard London as a world bank, with which foreign interests have placed huge amounts of money in the form of short-term deposits. The moment that the breath of suspicion as to the strength of London gets about, then these short-term balances begin to take flight, and a sudden danger to the stability of sterling exchange develops.

There is no need for surprise that this has happened now. For suspicion as to London's impregnability in the face of the financial crisis on the continent has been at work for some time past. French publicists, headed by Professor Siegfried, have been at pains to spread the story of Britain's weakness and inadaptability to the world's changing economic and financial requirements. This suspicion had been spread before the German crisis developed and foreshadowed an unusual strain on London.

MOREOVER, by a strange coincidence, distrust of London's stability was powerfully fostered by the publication of reports by two expert committees appointed by the British Government.

Of these committees, the first, under the chairmanship of Lord Macmillan, in a review of the banking and currency situation, laid special stress on the vulnerability of London's short-loan position,

while omitting to emphasise the vast size of her realisable or at any rate mobilisable foreign assets. Hard on the heels of the Macmillan report came the report of the Economy Committee of which Sir George May was chairman. This report, as everyone knows, proclaimed a budget deficit of £120 millions—a figure only reached by counting sinking funds and borrowings for unemployment insurance as ordinary budgetary expenditure.

The cumulative effect of all this was that foreign confidence in the stability of sterling was rudely and dangerously shaken. Foreign credits were essential to fortify the British position, and the condition for obtaining these credits was Britain's determination to set her own finances in order. Hence the compelling necessity for a National Government with a national programme of all-round effort and sacrifice.

NEITHER the British budget position nor the position of the London market is anything like so unsound as is freely supposed abroad. By a determined effort the present budget and that for 1931-32 can unquestionably be balanced; while it would be possible, should necessity arise, to mobilise a large section of Britain's overseas investments, which have been calculated by experts to amount to something like the immense sum of £4,000 million sterling. There is no possible comparison—as some foreign observers try to make out—between London's position and the financial defencelessness of Germany.

But the fact remains that confidence both in the budgetary position and in London's financial soundness has been gravely impaired, and quick steps adequate to restore that confidence are absolutely essential. The country has got to prove to the world beyond any doubt that it can and will make any sacrifices necessary to render its financial position unassailable.

There is every reason to believe that when the simple facts have been clearly and forcefully explained to the people, they will, as they have done in the past, respond to all necessary calls for sacrifice in the common cause of national safety and well-being; and the response will be the more universal

(Continued on Page 28)



HEADS WINNIPEG 'CHANGE

C. E. Hayles, newly elected president of the Winnipeg Grain Exchange. Mr. Hayles is General Manager of the Canadian Consolidated Grain Co., and is considered one of the ablest young men in the trade.

WILL STIMULATE RECOVERY IN WEST

Proper Use of Fertilizers by Western Wheat Growers Will Greatly Increase Quality and Yield—Smelters' Remarkable New Fertilizer Plant

DESPITE world-wide conditions which today militate against the prosperity of the Canadian West, the foundation is steadily being laid for a return to the leading position among world producers. Low prices which temporarily handicap the individual farmer are known to be only temporary, and when conditions return to normal the Prairie Provinces will find themselves equipped with a new weapon which should place them in an extremely advantageous position with respect to their competitors. This new weapon is fertilizer; natural mineral wealth at the doors of the vast wheat growing region combined with technical skill and far-sightedness on the part of Canadian industrial leaders, promises to usher in a new era in the agricultural development of the West. The use of fertilizer will increase the yield per acre—and reduce the cost per bushel.

The huge new plant of Smelters at Warfield is already in operation and tests have already been made on an extensive scale during the past year. Fertilizer, particularly adopted to soil requirements of the areas served, and laid down at a minimum transportation and production cost, may eventually change radically the farming methods at present employed, and lead to a new prosperity in Western Canada.

The new fertilizer plant of the Consolidated

Mining and Smelting Company covers sixty acres of land, immediately behind and slightly above the present metallurgical plant at Trail, British Columbia. When completed, it will give employment to at least four hundred men.

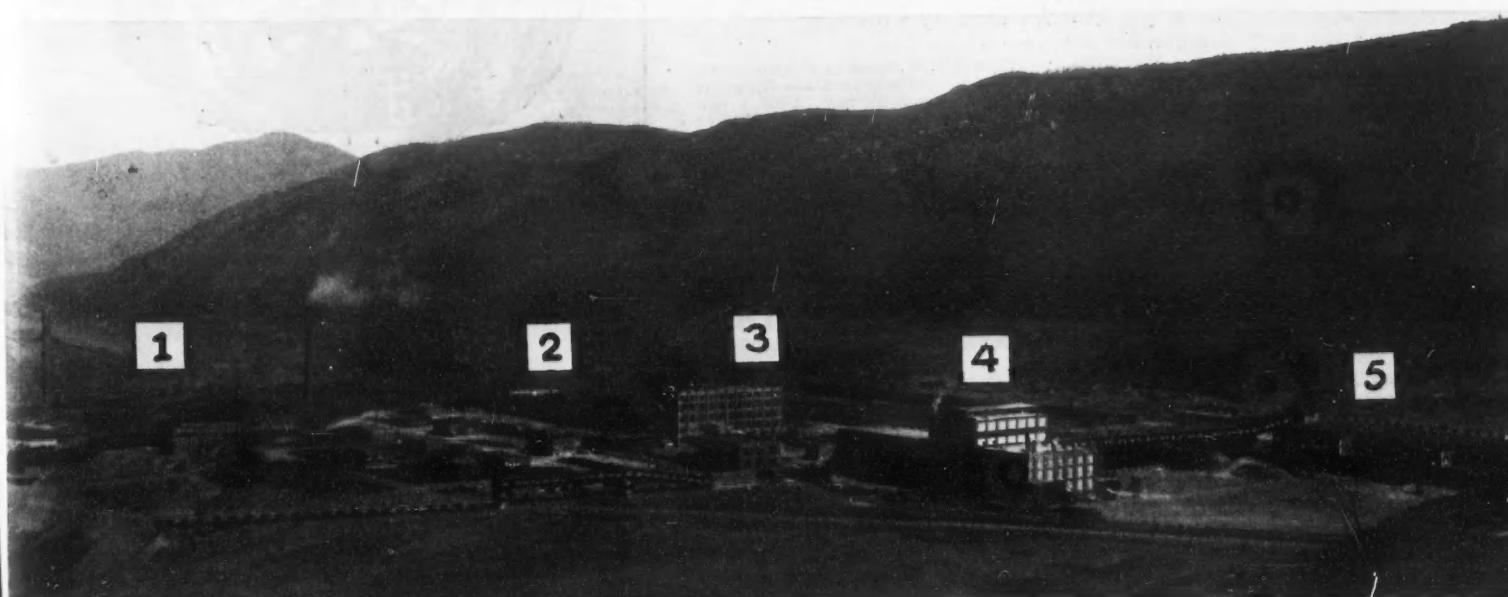
Utilizing the sulphur fumes from the big stack for the manufacture of sulphuric acid, and with a capacity for treating four hundred and fifty tons of phosphate rock per day, the phosphate plant is designed to produce either ammonium phosphate or superphosphates, with interchangeable equipment, and will have a capacity of from two hundred and seventy to four hundred and twenty tons daily, depending upon the proportion of the two fertilizers manufactured.

In February of this year the first commercial production of ammonium phosphate and triple superphosphate started, and during the early Spring, large quantities were sold and distributed over the Prairie provinces.

Conditions this year in the West have been, to say the least, unfavorable, and results have been followed with a great deal of interest. The following report from the superintendent of the Dominion Experimental Station at Scott, Saskatchewan, gives a splendid picture of results in that district:

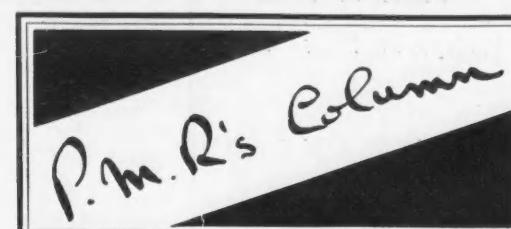
"Mention must be made of the ten thousand acres in this vicinity seeded with phosphate fertilizers. Most of these fields are located in the area surrounded by lines drawn connecting Scott, Unity, Cutknife, Rockhaven, Wilkie and Scott. These fields are the outstanding sight of the countryside. Fertilized fields which suffered from blowing, and in some cases insect damage, have recovered and forged ahead with remarkable rapidity. Fertilized fields are found on the leading farms in the area mentioned. These farmers followed results obtained from demonstration plots supervised by the Scott Experimental Farm, and in most cases were laughed at or otherwise scorned by their neighbors at time of purchase, but the situation is now reversed.

"The forecast I made last year of widespread use of phosphate fertilizers in this area will be rapidly fulfilled as grain prices improve and cheaper equipment for fertilizer application to soil becomes available. A striking illustration is found in farms near Phippen, where farmers for years have not raised even a fair crop, because of wireworm. Following experimental results, they jointly bought a car of phosphate fertilizer this Spring, and the results on these infected fields have been beyond their fondest expectations." (Continued on Page 28)



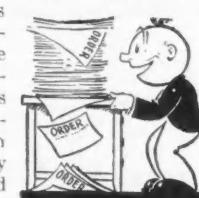
HUGE NEW PLANT WILL AID AGRICULTURE IN WESTERN CANADA

The new fertilizer plant of the Consolidated Mining and Smelting Company at Warfield, British Columbia, which is now in operation. Extensive use of fertilizer, especially adapted to the needs of wheat growers is expected to give this country an important advantage over competing nations. Photo shows (1) Metallurgical Plant at Trail, (2) Hydrogen Cell Building, (3) Ammonia Plant, (4) Phosphate Plant, (5) Storage Bins, capacity 60,000 tons.



THOUGH Britain's temporary abandonment of the gold standard has given the world a shock, at a time when shocks are particularly undesirable, there are indications that it is already beginning to be realised that the step in question may ultimately be productive of considerable good, for the world as well as for Britain herself. For if Britain benefits, so must the world. For the past six years Britain has been fighting gallantly to stabilize the pound sterling at its pre-war parity and the consequent burden upon British finance and industry has been something like the traditional millstone. While everyone who has a regard for Britain's financial prestige must view it with some regret, it is undeniable that the dropping of the burden changes the whole British picture. The inevitable depreciation of the exchange value of the pound will enable Britain to sell abroad more cheaply and her export trade, which had been steadily dwindling, should thus be greatly stimulated by her new ability to meet foreign competition.

LARGER receipts from her export trade should soon be reflected in improvement in every branch of Britain's trade and industry and the resulting increase in activity and employment should make for more general prosperity, and offset, as regards the community generally, the losses suffered by individuals in receipt of fixed incomes from the decline in the purchasing power of their money. While this is obviously hard upon the individual, it will benefit Britain by affording relief precisely where the shoe has pinched tightest. Britain and British industry have been facing well-nigh insuperable problems in regard to the national debt burden, wage scales and unemployment. Abandonment of the gold standard will relieve, if not solve, all three problems. And there is no reason why that abandonment should be more than temporary. After the exchange value of sterling has fallen sufficiently in world markets, it will be possible to revalorize the pound and restore sterling to the gold basis on a depreciated level.



DEPRECIATION of a nation's currency for the purpose of evading its national obligations is certainly not to be applauded, but it is obvious to the world that Great Britain has not taken its momentous step with that motive. The whole of her financial course since the war disproves it. She has suspended payments in gold for the sole reason of inability to continue on the gold basis. It is an emergency measure adopted strongly against her own desires in order to stop the reduction and eventual wiping out of her gold reserves. In any case Britain is only doing now by devaluation what the Germans, French and Italians have already done by inflation.

THE Financial Editor of the London Times points to the fact that the international economic situation has been largely responsible for Britain's step. The responsibility for the abandonment of the gold standard belongs, he says, to the countries which have hoarded gold to an unprecedented extent. "Creditor countries which insist on payment in gold are asking for the impossible," rightly says this commentator, whose thought, incidentally, has often been expressed in this paper.



"Prohibitive tariffs keep out gold, and unless the creditor nations lend the credits due to them the debtor nations must pay gold to the extent of their resources and then default. The gold standard game can only be played according to its well-proved rules. It cannot be played on the new rules practised since the war by France and the United States. . . . The gold standard has served the world well in the past, but the world cannot continue to have its affairs devastated by the improper handling of the gold standard. The real crux of the present crisis is the unprecedented fall in prices, which has driven most countries off the gold standard and left them in a position in which a default upon their contractual obligations in gold is unavoidable." Most financial and business men in the United States were already aware of the essential unsoundness of the Hawley-Smoot tariff, but it requires a club of the size of Britain's abandonment of the gold standard to make an impression on the minds of United States legislators.

GREAT BRITAIN is admittedly facing the most serious financial crisis in very many years, but it would be altogether wrong to suppose that she will not survive it successfully. Not only is Britain quite solvent, her assets still being immensely greater than her liabilities, but she possesses the most skilful financial brains in the world and, furthermore, will have all the co-operation the world can give her in maintaining her position.



Investments

Information
regarding Securities
gladly furnished

WRITE OR CALL

Telephone ELgin 0341

JOHN STARK & CO.
MEMBERS TORONTO STOCK EXCHANGE
Established 1870 Royal Bank Bldg TORONTO

4%

paid on deposits—
subject to withdrawal
by cheque.

**CENTRAL CANADA
LOAN AND SAVINGS
COMPANY**
KING AND VICTORIA STS., TORONTO
23 SIMCOE ST. N., OSHAWA
ESTABLISHED 1884

MOSS GOLD MINES

Send for our
Special Circular
covering this
Interesting Speculation

F.W. MACDONALD & CO.
Members
Standard Stock & Mining Exchange
159 Craig St. W. 38 King St. W.
MONTREAL TORONTO
Ma. 7785-4121 Elgin 6255
Wire connections to all
principal markets

MINING SECURITIES

LISTED
AND
UNLISTED
Waverley 1633

J.E. GRASSETT & CO.
Members Standard Stock and
Mining Exchange
302 BAY STREET, TORONTO

WESTERN HOMES LIMITED

Mortgage Investments
WINNIPEG

Capital Subscribed \$3,561,900.00
Capital paid up \$1,338,863.39
Reserve and Surplus \$216,019.82
(As at Dec. 31st, 1930)

A Safe, Progressive Company

British American Bank Note Company, Limited

(Incorporated 1866)
Head Office: Ottawa, Ontario
Engravers of Bank Notes, Bonds,
Stock Certificates, Postage and
Revenue Stamps and all Monetary
Documents.

Municipal Debentures a Specialty
Toronto Montreal Ottawa

DIVIDEND NUMBER 219
Hollinger Consolidated Gold
Mines, Limited

A dividend of 1% on the outstanding
capital stock of the Company has been
declared payable on Sept. 10th, 1931,
on which date cheques will be mailed
to shareholders of record at the close of
business on the 23rd of September, 1931.
Dated the 16th day of September, 1931.

I. McTOWR,
Assistant-Secretary.

GOLD & DROSS

Gold Stocks and the Gold Standard

Editor, Gold and Dross:
Your counsel is needed at this juncture, in view of
the extraordinary happenings in London. What do you
suppose the effect will be on gold stocks in general and
on Wright Hargreaves and Teck Hughes in particular?
The situation being unprecedented and so obscure in
its causes and effects, it would be interesting to have
your opinion. Is there safety with respect to income in
Canadian gold stocks?

—T. T., Toronto, Ont.

You ask this question on Monday, September 21st,
following the London announcement. The effect of
London's going off the gold standard had been, appar-
ently, largely discounted in the preceding week.
Actually New York market prices rallied after the
fact. Gold stocks of the Canadian list were in effect,
pegged at Saturday's close. This circumstance does
not prevent an analysis of the situation.

Wright Hargreaves and Teck Hughes are two of
the best of our gold producers. Both are making com-
fortable profits and Teck in particular is paying an
excellent dividend rate, with the price around \$6 a
share and a disbursement of 60 cents annually.
Wright Hargreaves is selling somewhat on actual ore
disclosures of recent date, on outlook and plans for
future development, while paying a small dividend,
ten cents a year per share.

Now the effect of the international upset has been
to discount the Canadian dollar in New York, auto-
matically raising the value of every ounce of gold
produced in Canada. Gold shipments will immediately
start to move to Philadelphia instead of Ottawa. The
increased value of gold will mean increased net earnings
per share for all of our dividend payers in the
gold list. It is not anticipated that the price of com-
modities in this country will suddenly rise to an ex-
tent which will result in increased mining costs. It is
a certainty that our gold mines will push production
to the limit to take advantage of the situation.

Teck and Wright Hargreaves may go down, with
selling pressure coming from all directions. This
will not change the basic situation with respect to
these stocks. The companies are in about the only
profitable mining business remaining and their
product is selling at a premium.

Dominion Stores a Buy

Editor, Gold and Dross:
Would you please tell me if you still think Dominion
Stores is a good buy? I read in Gold and Dross earlier
this year that you did but I didn't have the money to get
it then. I have now and I would like to put this money into
something good, something that pays now and that may
go up when things get better. I am ready to wait so long
as the company is sound and seems likely to go ahead
eventually. I will be very grateful for your advice.

—H. E. T., North Bay, Ont.

I still do. As a matter of fact I consider Dominion
Stores to be among the better buys offering today and
I think you would be well advised to put a portion of
your funds into this. At current prices of around 20
the yield is 6 per cent.—a very good return on your
money, coupled with important prospects of appreciation
over the longer term.

Dominion Stores has an excellent record of pro-
gress and its management is both enterprising and
efficient—more than can be said for several of the
smaller chains. Its growth has been steady and its
performance during the depression has been one of
the bright spots in Canadian business.

Last year it earned \$1.91 per share on the common
—the only liability to the public—as against \$2.12 in
1929, a most moderate decrease compared with busi-
ness in general. A report for the first six months of
the current year showed earnings of 97 cents per
share as against 86 cents in the corresponding period
of the previous year.

I understand that this gain has been well main-
tained and it seems reasonable to assume that at the
very least, net for 1931 should not fall below last
year's levels. Dividends—which were inaugurated in
1923 with three increases in the meantime—are now
being paid at the rate of \$1.20 annually. Current
prices for the stock compare with a low of 14 and a
high of 24 this year to date.

There has recently been quite a bit of buying of
Dominion Stores for holding and the number of share-
holders has been steadily increasing. In my opinion
this stock is suitable, even for the conservative and
smaller investor.

Canadian Car and Foundry

Editor, Gold and Dross:
Can you give me some information on a company in
which I hold stock? I have both the preferred and common
stock of the Canadian Car and Foundry Company. I
thought that this was a good strong company and I have
kept my stocks although they have almost gone down to
nothing. I have decided it isn't worth my while to sell
now, but can you tell me what the dividend prospect is
and how the company is fixed? I guess the outlook is
pretty bad for this company now.

—K. D., Regina, Sask.

You seem to have a pretty fair picture of Canadian
Car and Foundry's outlook, but you are overlooking
several features which brighten it to a certain extent.
For example, the company carried forward quite a
volume of work—some \$13,000,000 worth—into the
current year which ends September 30, and present
indications are that the forthcoming report will show
that preferred and common dividends have been
earned during the period. The second point is the
company's extremely strong financial position, built
up during the years of great activity. In June of this
year the president was reported as saying that the
company had sufficient cash and readily marketable
securities to carry on dividend payments for practically
five years. It is, however, unlikely that the
directors would consider any such course; the
company cannot afford to eat itself up, but must maintain
a proper financial condition in anticipation of better
times.

As to the immediate outlook, it is certainly far
from bright. At the present time practically all work
on hand has been completed and there are no in-
dications of any sizeable orders for 1932. Not only
have the railways in Canada practically abandoned
equipment buying—such would not be warranted in
the lack of traffic—but they are even closing their
own shops in important centres. Not until transporta-
tion in Canada materially increases in volume over

prevailing levels, can Canada Car expect much in the
way of business.

Current prices for the common, affording a yield
of over 20 per cent., are certainly discounting divi-
dend discontinuance and this will in all probability
be announced before long. As to the preferred, pay-
ments will likely be carried on for some time, but here
again continued disbursements will depend on busi-
ness prospects. If recovery seems too long delayed,
no doubt payments will be suspended as well. Over
the longer term, the prospects are brighter. Canadian
Car and Foundry will inevitably share in the return
to prosperity. I think that if you can afford to do so,
you will be warranted in retaining your holdings.

Shawinigan Worth Holding

Editor, Gold and Dross:
I come to you for help on my Shawinigan. I have held
this for some time, right down the line and now they
have cut the dividend. I am a steady reader of Gold and
Dross and I noted your remarks this summer with inter-
est. I remember that you said this was one of the
best stocks for holding. Do you still think it is now and
would my best course be to hold or should I get out. I
have great faith in your advice.

—T. R., St. Lambert, Que.

I appreciate your confidence and I have no hesita-
tion in advising you to hold on to your Shawinigan.
It is obvious that the depreciation which you have
experienced in this stock has been much greater than
any which can occur in the future; also I believe that
the company's major difficulties are now past. It is
possible that current lowered levels of operation may
continue for some time but the next major move is
sure to be upward. I have previously expressed the
opinion that Shawinigan offers extremely important
prospects of appreciation over the longer term and
nothing that has occurred has altered my view in any way.

Since you have read my previous remarks on this
company you will no doubt recall that in August I
mentioned the possibility of a dividend reduction.
Lowered earnings, due largely to decreased power con-
sumption by newsprint customers, coupled with the
fact that earnings of \$2.34 in 1929 and \$2.65 in 1930
just bracketed the \$2.50 dividend rate, did not tend to
assure continuance, despite a strong financial position.
For the current year, it now appears as though the
present \$2 rate should be covered.

It must be remembered that much of Shawinigan's
power output is on long term contract on satisfactory
terms and that only secondary output has been af-
fected by decreased operating rates of consumers.
The chemical subsidiaries have naturally been quite
hard hit by the depression, but they are still con-
tributing materially to the income of the parent
company.

Shawinigan is very firmly entrenched in its field.
I have already referred to its power contracts; it has
exceedingly strong financial and commercial connec-
tions and the power resources which it controls are
among the most important in Canada. Until general
business conditions improve I certainly do not look
for any appreciation for the common on the market
but I do think that any general upturn in commercial
activity would find immediate reflection. Even though
it is possible that Shawinigan may drop off somewhat
more from current prices of 34, I consider it more of a
buy than a sell at the present time.

McIntyre's High Price

Editor, Gold and Dross:
I would be glad to know how you account for Mc-
Intyre Porcupine Mines selling at around \$22 when pay-
ing a dollar dividend and when all the other gold stocks
are expected to yield ten per cent. This is not a
phenomenon of the moment but has persisted for
months. There must be something behind this stead-
iness, something that shareholders have not had ex-
plained to them. If you know the reason, let us have it.

—M. B. G., London, Ont.

There are several reasons for McIntyre steadiness.
One is the low share issue, comparatively closely held.
Another is the exceptionally good development results
secured in the new expansion program. Excellent ore
and splendid conditions have been encountered in a
new section of the property, resulting in a decision to
sink a large shaft to deep horizons.

Another factor is the increase in mill by one-third,
now accomplished and paid for. This looks to at least
one-third increase in output at decreased costs. The
ruling price may be anticipatory to some extent but
there is actually something good to look forward to.
The company has, it is true, been rather chary of
handing out information in recent months but results
now accruing will make good reading when the official
approval is attached.

[C. W. Lindsay Common]

Editor, Gold and Dross:
I have still got a bunch of C. W. Lindsay common stock
which cost me \$25 a share. You know what has happened
to this stock and what it is selling for now. I am pretty
well fed up and I am thinking about letting it go. Before
this I would like to know just how the company has
actually been making out. What sort of shape is it in and
do you think it would be worth while hanging on? I can
afford to do this but I was just getting disgusted.

—P. D. L., Pembroke, Ont.

If, as you say, you can afford to "hang on" I can
see no reason for throwing your Lindsay common
overboard at this stage. I realize that a price of 9
and a yield of over 10 per cent. would seem to be
discounting some adverse development but I think,
that this is chiefly due to lack of interest in the
stock.

It is quite true that the company, like others, has
been badly hit by the depression; that is its sales
have dropped appreciably, but during more prosperous
years it built up a very nice surplus on which it could
readily call to carry the \$1 dividend. As a matter
of fact, at the last annual meeting, shareholders pro-
tested to the management that it had been entirely
too conservative in the matter of distribution and
asked for an increased rate on the common.

I understand that during the current year, which
ends February 28 next, sales have dropped some 22
per cent. as against the previous year but that col-
lections have been exceedingly well maintained.
During 1930 the company earned \$2.90 per share on
the common, a sharp drop from the \$6.03 reported
the year before, but the sales drop this year does not

Service that Endures

A recommendation of a security to
a new client is our first step in a service
that will suggest a permanent business
relationship.

Our 40 years of investment experience
is available without obligation.
Address our nearest office.

A.E. AMES & CO.

LIMITED

Business Established 1889

TORONTO

Montreal Vancouver Victoria
New York London Eng.

Bongard & Company

Members:

Montreal Curb Market
Montreal Stock Exchange
Winnipeg Grain Exchange

80 King St. W. TORONTO Elgin 5381
LONDON, ENG. GUELPH NEW YORK KITCHENER MONTREAL WINDSOR

One of the Real Bargains

Many first mortgage bonds, previously en-
titled to a good investment rating, can be
bought today at discounts of 10% to 50%.
Which of these are real bargains? Which are low in price because the value of the
investment has been seriously impaired?

A description of a high grade corporation
bond which is some 20% cheaper today
than three years ago, although earnings
of the company are 48% higher, will be
mailed to any one interested.

Greenshields & Co.

Investment Bankers

Members Montreal Stock Exchange

505 Place d'Armes, Montreal

OTTAWA TORONTO QUEBEC

DIVERSIFIED INVESTMENT



POWER CORPORATION has
an interest in every large public utility
in Canada. Earnings for the year ending
June 30th were equivalent to over 4.7
times debenture interest requirements.

We recommend for conservative investment

POWER CORPORATION OF CANADA LIMITED

4½% Thirty-year Convertible Debentures, Series B
maturing March 1st, 1959

Price 87 1/2 to yield 5 1/8%
(Plus Transfer Tax)

NESBITT, THOMSON and Company Limited

Royal Bank Building, TORONTO

Hamilton Montreal Quebec Ottawa London, Ont.
Winnipeg Saskatoon Calgary Victoria Vancouver

948

4%
COMPOUNDED HALF-YEARLY



Money grows rapidly at compound interest. Savings deposited with Canada Permanent earn the high rate of 4%, the interest being compounded half yearly.

Founded 1855

CANADA PERMANENT
Mortgage Corporation
320 Bay St., Toronto

Assets exceed \$72,000,000

MARGISON & BABCOCK
STRUCTURAL ENGINEERS
Engineering designs prepared for office buildings, garages, warehouses, factories, bridges, etc.
611 MACLEAN BUILDING ELGIN 2604 - TORONTO

A Strong Canadian Company
PILOT
INSURANCE COMPANY
offers
International Claim Service on Automobile Policies
AUTOMOBILE FIRE
BURGLARY PLATE GLASS
LIABILITY FIDELITY
and SURETY BONDS
Inquiries for agencies invited
Head Office: 159 Bay St., Toronto
Norman G. Duffett, General Manager
T. W. McIntosh, Supt. of Agencies
PILOT - POLICIES - PROTECT

George Weston, Limited

Common Dividend Number 7

NOTICE IS HEREBY GIVEN that a quarterly dividend (No. 7) of twenty-five cents per share on the no par value Common Capital Stock of the Company (being at the year's rate of One Dollar per share) has been declared for the quarter ending 30th September, 1931. This dividend is payable on and after October 1st, 1931, to shareholders of record at the close of business on the 15th day of September, 1931.

CHARLES V. KERR,
Secretary.
Toronto, 15th September, 1931.

Tip Top Tailors Limited

NOTICE IS HEREBY GIVEN that a dividend of 15% on the 7% Cumulative Preferred Stock of the Company for the quarter ending September 30th, 1931, has been declared payable on and after October 1, 1931, to holders of preferred shares of record at the close of business, September 15, 1931. The transfer books will not be closed.

DATED at Toronto, 11th day of September.

H. P. MACKENZIE,
Treasurer

DIVIDEND NOTICE
Gypsum, Lime and Alabastine, Canada, Limited

NOTICE is hereby given that a dividend of ten cents per share, for the period ending September 30th, 1931, has been declared payable upon the shares of the Company issued and outstanding, and will be payable on and after the 5th day of October, 1931, to shareholders of record at the close of business on the 28th day of September, 1931.

S. H. J. REID,
Secretary-Treasurer.
Paris, September 21st, 1931.

FINANCIAL PRINTING

Prospectuses
Bulletins
Annual Reports
House Publications
Investment Lists
Day and Night Service

SATURDAY NIGHT PRESS
73 Richmond St. West
Telephone Ad. 7361

GOLD & DROSS

necessarily mean a direct reflection in net earnings. It is pointed out that the months ahead are the busiest for the company and that a seasonal pick-up is to be expected. In general, indications are that the \$1 rate should be covered by a reasonable margin.

The company operates only in the East and thus has not been affected by Western conditions; it is an old and well-established firm with a successful record, and should be more than able to maintain its position against any competition. Diversification of lines handled and operating economies have been of material aid of late. While Lindsay common is most certainly not in the investment class, I would not advise holders to become panicky at this stage.

Mining Stocks for Return

Editor, Gold and Dross:
I have \$3,000 available which I would like to invest in mining stocks. I am interested in returns over a number of years, and not particularly appreciation in the value. I am a steady reader of Gold & Dross and would appreciate very much getting your suggestions for my plan.

—B. M., Hamilton, Ont.

For your purpose no stocks in the mining list other than the dividend-paying golds can be considered. This list includes Hollinger, Teck Hughes, Lake Shore, Wright Hargreaves, Dome, McIntyre and Sylvanite. In order not to spread your investment too thinly it will be desirable to boil down this group to two or three and those, the ones which are most likely to continue paying present rate of disbursement or to improve it over a period of years.

With such qualifications it would be possible to make a selection of Lake Shore, Teck Hughes and Dome. McIntyre Porcupine will probably increase its dividend, in a year or so. Wright Hargreaves will also do this and Teck Hughes may. In the selection suggested the element of stability is present and the prospect of appreciation, even though you do not seek this, is not remote.

POTPOURRI

W. G. N., Toronto, Ont. I have always advised strongly against the purchase of cemetery plots as real estate speculation, for the simple reason that no market at all exists for this kind of real estate. When people die their relatives do not go to real estate speculators to acquire a grave, but direct to a cemetery. I note you say that you have signed a contract. If you can prove misrepresentation, it would be comparatively easy to have this contract set aside, but the difficulty would be in the matter of proof. Any misrepresentation was probably by the salesman verbally and not in the company's printed matter. You might see your solicitor on the matter, and get his opinion as to whether you have a good case or not. Incidentally, if you have any of the company's sales literature, I would be much obliged if you would send it on to me.

J. C., Toronto, Ont. DELMAS has been idle since 1929. It had a group of claims in Montbray township, Quebec, east of the Ontario line, south of the Oriole Mine's holdings. Prospecting uncovered a pyrrhotite zone, yielding low copper values. This has been the major discovery and had no commercial importance. It is a question whether or not the company retains its holdings. Finances were not at any time strong and the prospecting effort was modest.

E. B., Horneypayne, Ont. BRITISH AMERICAN OIL COMPANY LIMITED has 2,622,642 shares of capital stock outstanding, the dividend disbursement on which is 20c per share quarterly or 80c annually. The company has no preferred stock, and the only capital liability ahead of the common is \$5,000,000 of 5 per cent. convertible debentures due to mature in 1945. The company's sales for all Canada were recently reported to be holding well up to the 1930 level, and even should there be a drop in income for the whole year, it seems altogether probable that dividend requirements will be adequately covered. The management is able and aggressive and the stock is an attractive buy, I think, for long term holding at around its present price.

S. B., Toronto, Ont. DOMINION EXPLORERS staked 168 claims on nine copper showings in the Great Bear Lake region; one of these is under option to Ventures, Limited and diamond drilling this year has shown high grade ore over fair widths. The copper ore on this particular group was exceptionally high grade on surface and the drills to some extent confirmed original evidence. In addition the company has a 50 per cent. interest on four claims tied on to Eldorado's original discovery. In other localities to the south groups are held. All of these properties are for future development and it is likely that some considerable financing will be required to develop them. For this reason the stock does not offer exceptional attraction at the moment. Probably next winter or next spring when interest is revived in far north projects the stock would be more lively. At least it can be said that the company was early on the ground, got close in to sensational discoveries, made copper finds of its own and has good prospecting acreage in a region which promises big things.

H. T., St. Thomas, Ont. The status of ABANA is a subject for anxious consideration by shareholders. As the affair stands now the company owns about \$170,000 and title to the property is in the hands of Mining Corporation of Canada. Directors and others interested in a big way are striving to work out a plan which will be equitable to all concerned. No definite proposal has been made or accepted as yet and shareholders will have to be patient. Should metal prices improve the situation would be eased, as then money could be found to re-establish operations. As it is, the ore reserves are not worth disturbing. It is probable that a new company will be formed, with preferred stock given to creditors and property holders. It seems certain that the equity of original shareholders will be diluted.

J. M., Calgary, Alta. I don't think you made any mistake in acquiring your ABITIBI bond as, while the newsprint industry is not out of the woods yet, the general outlook is for improvement over period of time rather than further recessions. Sooner or later there will be further consolidations. I believe, in the newsprint industry, which will help recovery along by removing the tendency to price cutting by now independent companies. Abitibi has shown good competitive strength and is apparently coming through the depression in relatively good shape.

G. E. E., Union, Ont. CANUSA had a high grade gold showing on surface, worked in the early days of the Porcupine camp. It lay idle for twenty years and has lately been revived. A small test mill has been erected and underground exploration is now going on. Location in this instance, while it does not detract from the chances, adds nothing to them. The property will have to be judged on developments and to date these have not been remarkable. I would class the stock as highly speculative.

B. J., Toronto, Ont. I do not think you would make a mistake in increasing your BATHURST POWER AND PAPER stock, providing that your total commitments in this issue will not represent more than a very moderate proportion of your assets. While, unfortunately, there is no immediate prospect of any important improvement in the newsprint situation generally, a promising indication in regard to Bathurst Power and Paper is that the company is turning to other products as sources of revenue and in this connection has lately begun production of Fourdrinier Kraft Liner Board and Kraft

Board for corrugating purposes. Expansion in this division represents an effort to offset the effect of low prices for Kraft pulp. The company's kraft mill has now been adapted to manufacture the finished product, and the result should be an increase in the company's earning power. In addition to a drastic curtailment in its sulphide and kraft pulp output in 1930, the company's production of newsprint for the year was approximately 61 per cent. of capacity. Reflecting this restricted newsprint, sulphite and kraft output, operations of Bathurst Power and Paper Company for the year ended December 31st, 1930, resulted in a net income of \$73,082, before depreciation charges. This compares with net income of \$81,550 and \$121,747 in 1929 and 1928 respectively. The company has no funded debt, its sole capitalization consisting of 400,000 class "A" and 300,000 class "B" shares. An initial class "A" dividend of 25c was paid March 15th, 1929, no subsequent payments having been made, while nothing has been disbursed on the class "B" stock since incorporation.

W. J., Kingston, Ont. AMULET is a proven mine, last official estimate of ore being 527,153 tons, averaging 3.17 per cent. copper, 11.78 per cent. zinc, 94 cents gold. It has a modern 300 ton mill which in a few months operations demonstrated that it could be pushed to 350 tons daily and could produce 1,000,000 pounds of copper and 4,000,000 pounds of zinc monthly. All told there has been spent \$1,600,000 in development and equipment of the property. When the mill was in operation copper dropped from 18 cents to 14 and then to ten cents, which caused shut down. No work is in progress at this time. The stock would be a speculation for a long hold but it is not apparent that substantial profits could be made at a lower price for metals than 14 cents for copper and four cents for zinc. The company has a sizable debt also.

W. J. E., Brandon, Man. The NORTHERN ONTARIO CHINA CLAY proposition appears to have struck a number of snags, including public and private indifference to the possibilities of developing a china clay and fire clay industry. There are other difficulties, transportation for one. This problem has not been solved nor has the one of securing the clay material from known beds. Quality of the clays is good and no doubt at some time in the future the deposits will be utilized. In the meantime development is indefinitely held up.

R. C., Calgary, Alta. TOWAGMAC is a genuine Canadian mining company which controls ALDERMAC MINES and LAKE GENEVA MINES in the east. The Aldermac property is now being equipped with a 500 ton mill which will be in operation this fall. The products will be sulphides for paper mill use, copper, small quantities of gold and silver and an iron sulphide concentrate. This operation has commercial possibilities. The Lake Geneva mine, a lead development, has been equipped with a small mill and allowed to lie idle, owing to metal prices. Towagmac is well equipped with liquid assets and has a live prospecting organization.

E. K., Montreal, Que. If any gold mine in Canada has a chance of returning capital investment, together with a fair interest return, that mine is LAKE SHORE. You will have noted that the stock was recently put on a \$2 a year basis; the price around \$28 is, of course, rather high for a gold stock paying this dividend. There is a distinct chance of the disbursement being increased, as the company has pretty well passed through its heavy-expense period, mill equipment having been brought up to 2,250 tons daily; heavy development has been carried out in the past two years and although a big programme remains it may be said with accuracy that the physical and mechanical provisions made look well ahead into the future. Lake Shore has tremendous ore reserves, probably easily double that of any other gold mine in Canada. Ground conditions are such as to encourage the view that great depth will be attained before the profitable mining will cease. Results on neighboring properties at twice Lake Shore's developed depth today supply corroborative evidence. I think we can grant it long life with confidence. Earnings should be for a considerable period of years on the up grade. It is my belief that the present yield of 8 per cent. could be increased even at present rate of production, through concentration on economies and lowered costs. I would like to venture the prediction that you would have your money back and interest at 8 per cent. in 14 years.

B. M., Cheswick, Ont. MONTREAL LIGHT, HEAT AND POWER common stock is an excellent investment at its current price, in my opinion, for long term holding. The company is in an excellent financial position, has made consistent progress through bad times as well as good, and future progress seems assured. The immediate yield on the investment is comparatively low, but this should be made up over a period of time as the dividend rate grows and the market value of the stock appreciates.

C. E., Toronto, Ont. INTERNATIONAL PAPER is currently quoted at a little over 20. Since selling at this price would mean taking a very considerable loss, I am inclined to advise against it. International Paper is at the present time attempting to strengthen its financial position which was weakened in 1930, the ratio of current assets to current liabilities declining from 3.7 to 1, to 1.9 to 1 during the year. In my opinion resumption of payments on the preferred stock is unlikely before 1932 at the very least. It is very likely that the company will use its funds to reduce bank loans which stood at over \$25,000,000 at the end of 1930. I understand that reduction to around \$8,000,000 by the end of the present year is the objective.

H. G., Stratford, Ont. The capitalization of MOFFATT HALL is now \$5,000,000 in shares of \$1 par and while this represents no change in number of shares, the company reorganized in 1928, at the time of the McIntyre option, exchanging two shares of old for one new and putting 2,900,000 shares of new stock in the treasury. Some of this has no doubt been sold. Recent developments at the property indicate a considerable improvement in the outlook. It is still too soon to say that this will make a mine. Current price around 22 cents a share is high enough for the prospects. No considerable volume of ore has yet been indicated, nor is there assurance that values will continue to depth.

A. T., Mildmay, Ont. Bond holders of ONTARIO BAKERIES have already agreed to the suspension of interest on the bonds for two years. Ontario Bakeries is a subsidiary of Canadian Terminal System Limited which is itself in a bad way currently. At the last meeting of bond holders the general manager informed the meeting that profits had been showing some increase. It is possible that eventually the company may be able to get on its feet. At the present time, however, there is not very much you can do.

R. C., Medicine Hat, Alta. AGNEW-SURPASS SHOE STORES LIMITED is currently quoted at around 7½. Agnew-Surpass Shoe stores Limited recently issued its report showing net profit equivalent to 90c a share on the 80,000 common shares as compared with \$1.42 in 1932. Despite this decrease in earnings the company remains in good financial standing and should, I think, weather the present depression quite satisfactorily.

N. T., St. Thomas, Ont. The status of ABANA is a subject for anxious consideration by shareholders. As the affair stands now the company owns about \$170,000 and title to the property is in the hands of Mining Corporation of Canada. Directors and others interested in a big way are striving to work out a plan which will be equitable to all concerned. No definite proposal has been made or accepted as yet and shareholders will have to be patient. Should metal prices improve the situation would be eased, as then money could be found to re-establish operations. As it is, the ore reserves are not worth disturbing. It is probable that a new company will be formed, with preferred stock given to creditors and property holders. It seems certain that the equity of original shareholders will be diluted.

J. M., Calgary, Alta. I don't think you made any mistake in acquiring your ABITIBI bond as, while the newsprint industry is not out of the woods yet, the general outlook is for improvement over period of time rather than further recessions. Sooner or later there will be further consolidations. I believe, in the newsprint industry, which will help recovery along by removing the tendency to price cutting by now independent companies. Abitibi has shown good competitive strength and is apparently coming through the depression in relatively good shape.

B. J., Toronto, Ont. I do not think you would make a mistake in increasing your BATHURST POWER AND PAPER stock, providing that your total commitments in this issue will not represent more than a very moderate proportion of your assets. While, unfortunately, there is no immediate prospect of any important improvement in the newsprint situation generally, a promising indication in regard to Bathurst Power and Paper is that the company is turning to other products as sources of revenue and in this connection has lately begun production of Fourdrinier Kraft Liner Board and Kraft

Board for corrugating purposes. Expansion in this division represents an effort to offset the effect of low prices for Kraft pulp. The company's kraft mill has now been adapted to manufacture the finished product, and the result should be an increase in the company's earning power. In addition to a drastic curtailment in its sulphide and kraft pulp output in 1930, the company's production of newsprint for the year was approximately 61 per cent. of capacity. Reflecting this restricted newsprint, sulphite and kraft output, operations of Bathurst Power and Paper Company for the year ended December 31st, 1930, resulted in a net income of \$73,082, before depreciation charges. This compares with net income of \$81,550 and \$121,747 in 1929 and 1928 respectively. The company has no funded debt, its sole capitalization consisting of 400,000 class "A" and 300,000 class "B" shares. An initial class "A" dividend of 25c was paid March 15th, 1929, no subsequent payments having been made, while nothing has been disbursed on the class "B" stock since incorporation.

Opportunity

The present exchange situation creates an opportunity for investors holding securities payable in United States currency. Advantage may be gained by the sale of these securities and the reinvestment of the funds so released in equally sound securities payable in Canadian currency only.

We suggest that investors review their securities and permit us to submit profitable exchange proposals.

The services of our organization are at your disposal.

Wood, Gundy & Company Limited

Toronto Vancouver Montreal New York Winnipeg London, Eng.

Doherty Roadhouse & Co.

MEMBERS
STANDARD STOCK AND MINING EXCHANGE

Mining Securities

170 Bay Street Royal Bank Bldg. 51 King Street West
Toronto Montreal
HAMILTON BRANTFORD ST. CATHARINES

Canadian Government Provincial, Municipal and Corporation Securities

R. A. DALY & CO.

LIMITED
80 KING STREET WEST
TORONTO

OSLER & HAMMOND

Stock Brokers and Financial Agents

Members
Toronto Stock Exchange
Montreal Stock Exchange
Montreal Curb Market
New York Curb Market (Associate)

21 Jordan Street TORONTO

215 St. James St. West MONTREAL



Government, Municipal Public Utility and Industrial Issues

We shall be pleased to submit current offerings and information upon request.

Royal Securities Corporation Limited

244 St. James Street MONTREAL
330 Bay Street TORONTO 2

Offices in principal cities throughout Canada

N-18</



Federal Fire
Insurance Company
of Canada
President: E. H. STOCKDALE
Vice-President:
Hon. H. C. SCHOLFIELD, M.P.P.
Managing Director: H. BENO
Directors:
F. K. MORROW W. H. MARA
FRANK SHANNON W. R. BENO
W. S. MORDEN K.C. S. C. TWEED, M.P.P.
Secretary: Assistant Secretary:
W. H. BUSCOMBE J. G. HUTCHINSON
Superintendent of Agencies:
GEORGE A. GORDON
Treasurer:
ALAN COATSWORTH
AN ALL CANADIAN COMPANY
HEAD OFFICE
14-24 Toronto St. Toronto
Insurance Exchange Building

The
Canada National Fire
Insurance Company
Head Office, WINNIPEG, MAN.
A Canadian Company Investing
its Funds in Canada.
President: J. B. COYNE, K.C., Winnipeg, Man.
First Vice-President:
T. S. MCPHERSON, Victoria, B.C.
Second Vice-President:
ALLAN S. BOND, Winnipeg, Man.
Application for Agencies Invited
Toronto Office: 205 Brock Building
WALTER J. STEER,
Branch Manager



W. R. HOUGHTON, President

BRIGHT SPOTS
Assets now over \$10,000,000.
Cash income for the first seven months of this year exceeds that of the same period last year.
Investigate; satisfy yourself that a Monarch Life Policy provides protection and a safeguarded investment.

MONARCH LIFE
ASSURANCE COMPANY
HEAD OFFICE - WINNIPEG



NORTHERN
ASSURANCE CO. Limited
of ABERDEEN AND LONDON
Established 1836
FIRE — CASUALTY
Head Office for Canada
Northern Building, St. John St.,
Montreal
A. Hurry, Manager
Assets exceed \$100,000,000



Security \$68,623,494

W. R. HOUGHTON, MANAGER

Concerning Insurance

Furnishing Proofs of Loss

Importance of Filing Necessary Claim Papers Within Period Stipulated in Policy

By GEORGE GILBERT

WHEN a loss occurs under an insurance policy, the insured is required to notify the insurance company immediately, and also to prove as soon thereafter as practicable the amount of the loss in accordance with the conditions of the policy contract. If the contract makes it a condition precedent to the right of recovery that the particulars of the loss must be furnished within a certain period, it is essential that this condition should be complied with as soon as possible, in order to make certain that the benefit of the insurance will not be lost.

In most cases, of course, when a loss arises, the insured loses no time in notifying either the company, or the agent or broker looking after the insurance for him, of the fact, as he is naturally desirous of obtaining what is coming to him without any delay. And, as a rule, that is all that is necessary to start the machinery which will bring about prompt adjustment and settlement of a claim, as all reputable companies and their representatives recognize that it is distinctly in their own interest that every claim shall be equitably dealt with and disposed of at the earliest moment.

Cases are not uncommon, however, in which non-compliance or imperfect compliance with the requirement as to notice and proofs of loss has prevented recovery of a claim, and accordingly it behoves the insured himself to see to it that this condition is not disregarded. In a recent accident case, the policy in question provided that proof of loss must be furnished within 90 days, and the court of appeal held that the claimant could not recover, because the proof of loss had not been furnished to the company until the 91st day after the loss, though it was also held that the loss was one which came within the provisions of the policy and would otherwise have been recoverable. In another case, where the policy required the giving of immediate notice of loss, a notice given on April 13th of an accident on the preceding 21st of March was held not to be compliant, and loss of the policy was declared to be no excuse for non-compliance.

Whether the giving of immediate notice of loss is or is not a condition precedent to the right of recovery is a question which depends upon the terms of the policy. It has been pointed out that the requirement as to immediate written notice of loss may be deemed to be waived if, after actual notice to an agent who fails to notify the company, the policy is continued by the company.

Our Courts will usually strive to put a reasonable construction

upon the policy contract, as a whole and whether there has been a sufficient compliance with the condition as to notice and proofs of loss will be a question of fact. It has been well said in this connection that "where the law casts a duty on a man which without fault on his own part he is unable to perform, the law will excuse him for non-performance; but where by his own contract he binds himself to do a possible thing he will not be excused."

In regard to fire insurance claims, the legal requirements as to notice and proofs of loss are clearly set out in Statutory Condition 15, as follows: "Any person entitled to claim under this policy shall (a) forthwith after loss give notice in writing to the insurer; (b) deliver, as soon thereafter as practicable, a particular account of the loss; (c) furnish therewith a statutory declaration declaring (1) that the account is just and true; (2) when and how the loss occurred and, if caused by fire, how the fire originated, so far as the declarant knows or believes; (3) that the loss did not occur through any wilful act or neglect or the procurement, means or connivance of the insured; (4) the amount of other insurance and names of other insurers; (5) all liens and incumbrances on the property insured; (6) the place where the property insured, if movable, was deposited at the time of the fire; (d) if required, and if practicable, produce books of account, warehouse receipts and stock lists, and furnish invoices and other vouchers verified by statutory declaration, and furnish a copy of the written portion of any other policy."

It is not to be overlooked that provision for relief from forfeiture or avoidance of the insurance, in whole or in part, through imperfect compliance with any statutory condition as to proof of loss is made by the Ontario Insurance Act. Where the Court deems it inequitable that the insurance should be forfeited or avoided on that ground, it is given power to relieve against forfeiture or avoidance on such terms as may seem just. Instances quoted where such relief may be given are (a) where insurance company objects to payment of loss on grounds other than imperfect compliance with this condition; (b) where insured did not sign proofs of loss through mistake; and (c) where correspondence may show that further or proper proofs of loss have been waived.

It is the part of wisdom on the part of the insured to take no chances in the matter, and to make sure that the requirements as to notice and proofs of loss are promptly and adequately complied with.

KEEPING DOWN LAPSES

Arthur B. Wood, F.I.A., F.A.S., Vice-President and Actuary of The Sun Life Assurance Company of Canada, who in his address before the Company's leading producers in convention at White Sulphur Springs recently, gave some figures as to the lapse rate this year. While the companies reporting to the Life Insurance Sales Research Bureau show an average first renewal lapse rate of 22½% for the first six months of 1931, the Sun Life lapse rate on its total business was but 12½%, a remarkable showing in view of existing conditions.



DIES AFTER BRIEF ILLNESS
The late J. A. Mingay, General Manager for Canada of The Ocean Accident and Guarantee Corporation, Limited, who passed away in Toronto recently, following a fortnight's illness. He was in his 54th year, and had been connected with the Ocean for 25 years.
—Photo by "Who's Who in Canada".

To Professional and Business Men and Women life assurance has a special appeal

Those who have only themselves to provide for will find a SUN LIFE PENSION INVESTMENT BOND particularly attractive. With Total Disability Benefit, this will give protection now and in later years.

Those who have others dependent on them will find both a safeguard and a profitable investment in a SUN LIFE ENDOWMENT POLICY. If desired, the proceeds of this may, at maturity, be left on deposit with the Company, earning a substantial rate of interest.

Telephone or write to the nearest Branch of the Sun Life for free life assurance counsel.

**SUN LIFE ASSURANCE
COMPANY OF CANADA**
HEAD OFFICE-MONTREAL

CHARTERED TRUST AND EXECUTOR COMPANY
has been serving the public for twenty-five years, during which time it has acquired an enviable business reputation.

Chartered Trust and Executor Company will still be serving the public long after you have gone on the journey from whence there is no return.

Chartered Trust and Executor Company does not like to boast of its record, but does want you to know the facts. Come in at your convenience and see for yourself what courtesy, efficiency and integrity have accomplished.

**CHARTERED TRUST AND
EXECUTOR COMPANY**
34 King St. West, Toronto 2
132 St. James St. West, Montreal, Que.

President:
JAMES Y. MURDOCH, K.C.
Vice-Presidents:
W. S. MORDEN, K.C., JOHN J. GIBSON and Gen. Mgr.
Secretary: E. W. McNEILL

BRITISH NORTHWESTERN

Fire Insurance Company
HEAD OFFICE, TORONTO

J. H. RIDDEL
President & Managing Director

TORONTO AGENTS: Armour, Bell, Boswell & Cronyn Limited, 24 King Street West.

**CONTINENTAL CASUALTY
COMPANY**

H. A. BEHRENS, PRESIDENT

Paid-up Capital and Surplus \$7,000,000.00 Assets \$22,601,448.62

ACCIDENT
AUTOMOBILE
BURGLARY
PLATE GLASS
SICKNESS

HEAD OFFICE

FEDERAL BUILDING

TORONTO

R. D. BEDOLFE, CAN. GEN. MGR.

Insurance Service Unexcelled

**NORTHWESTERN MUTUAL
FIRE ASSOCIATION**

SEATTLE, WASHINGTON

HEAD OFFICE FOR CANADA: HAMILTON, ONTARIO

Writing Fire and Automobile Insurance at Cost

Assets \$5,010,673.96

ALL POLICIES NON-ASSESSABLE

PAYING DIVIDENDS RANGING FROM 25% TO 40%

Branch Offices:

Toronto, Ottawa, Vancouver, Victoria, Edmonton, Calgary, Saskatoon, Winnipeg, Montreal, Quebec City, St. John, Halifax, and Charlottetown.

Group Insurance With The Commercial Life



The Commercial Life is in a position to give the best possible service and rates to any organization in Western Canada. Rates and full particulars gladly supplied.

Address: Group Insurance
Edmonton, Alberta

ROBERT LYNCH STAILING
MANAGER FOR CANADA

**PATRIOTIC
ASSURANCE COMPANY
LIMITED**

HEAD OFFICE FOR CANADA

TORONTO

FIRE INSURANCE

AGENTS WANTED

At the end of 1930 its total assets in this country were \$254,133.32, while its total liabilities

The Ocean Accident & Guarantee Corporation, Limited

Canadian Head Office:
Federal Building, Richmond & Sheppard Streets, TORONTO

Accident, Sickness, Liability, Automobile, Plate Glass, Burglary, Guarantee Bonds, Fire, Boiler, Electrical Machinery.

J. A. MINGAY, Manager for Canada
Applications for Agencies Invited

THE Employers' Liability Assurance Corporation, Limited of London, England

Offices: Toronto—Montreal
Automobile, Accident, Sickness, Liability, Guarantee Bonds, Plate Glass, Burglary, Boiler and Fire.

JOHN JENKINS, General Manager
For Canada and Newfoundland
APPLICATIONS FOR AGENCIES INVITED
Winnipeg Calgary Vancouver Ottawa

Experience proves that Policies in our Company pay.
The Casualty Company of Canada
OF TORONTO
Everything but Life Insurance—Agency Correspondence invited.
COL. A. E. GOODERHAM,
President.
A. W. EASTMURE,
Managing Director.

Canada's Finances
Are as Sound as You Make Them

Never mind the rest of the world . . . Let's make Canada prosper. The finances of Canada can be kept sound if Canadians will spend their money in their own country. Canadian Insurance Institutions are not excelled by any in the world, and it is a wise and patriotic thing to take out all insurance with an all-Canadian Company, like the Dominion of Canada General Insurance Company—writing all lines of Accident, Automobile, Life, Fire, Health, Boiler, Liability, etc.

Reliable Agents Wanted

THE Dominion of Canada
GENERAL
Insurance Company

Head Office: 26 Adelaide St. West, Toronto, Ont.
Claims Paid Exceed \$8,000,000.
Branches—Montreal, St. John, Halifax, Ottawa, Hamilton, London, Winnipeg, Calgary, Vancouver; London, England; Kingston, Jamaica.

The Wawanesa Mutual Insurance Co.
HEAD OFFICE—WAWANESA, MAN.
Operating in Quebec, Ontario, Manitoba, Saskatchewan, Alberta and British Columbia

FIRE	AUTOMOBILE	WINDSTORM
Insurance in force.....	over \$200,000,000.00	
Total Assets over.....	3,000,000.00	

Agents required in Ontario
Write 2 Toronto Street, Toronto

MERCHANTS CASUALTY INSURANCE COMPANY
HEAD OFFICE — WATERLOO, ONT.
OPERATING UNDER DOMINION CHARTER
SPECIALIZING IN
ACCIDENT — SICKNESS — AUTOMOBILE
INSURANCE
APPLICATIONS FOR AGENCIES INVITED
LIBERAL CONTRACTS

ÆTNA • FIRE • GROUP
OF HARTFORD - CONNECTICUT

ÆTNA INSURANCE COMPANY

Canadian Representatives	R. H. LECKEY, Special Agent C. J. MALCOLM, Special Agent 15 Toronto St., Toronto, Ont.	R. LONG, Special Agent Bower Building Vancouver, B.C.
	A. M. WALKER, Special Agent McCallum Hill Bldg. Regina, Saskatchewan	G. L. PRATT, Special Agent Canada Life Bldg. Calgary, Alta.

THE WORLD FIRE AND MARINE INSURANCE COMPANY
Represented by MURPHY, LOVE, HAMILTON & BASCOM
Ontario and Quebec

THE CENTURY INDEMNITY COMPANY
Represented by MURPHY, LOVE, HAMILTON & BASCOM
TORONTO (World and Century)

MONTRÉAL (World)

NORWICH UNION
FIRE INSURANCE SOCIETY, LIMITED
ESTABLISHED 1797
TIME TRIED AND FIRE TESTED
MANY KINDS OF INSURANCE WRITTEN
INSURE IN THE NORWICH UNION

Union Insurance Society of Canton, Limited
CANADIAN HEAD OFFICE
TORONTO
COLIN E. SWORD, Manager for Canada
A British Company Established in 1835 by British Merchants of the Far East.

here amounted to \$118,188.54, showing a surplus in Canada of \$135,944.78.

It is in a sound financial position and safe to insure with.

Editor, Concerning Insurance:

Please advise me if the Canadian Hardware & Implement Underwriters is a safe and satisfactory company to insure a retail business with. Do they return 30% of the premium yearly, as they claim they do?

—R. H. Simcoe, Ont.

Canadian Hardware and Implement Underwriters of Winnipeg is an agency for the sale in Canada of the policies of three American mutual fire insurance companies. While the three companies issue a single policy here, their liability under it is several and not joint, each being liable for one-third the amount of the policy and no more.

Rates charged are the regular tariff rates, with a refund or dividend at the end of the year of what is not required for losses, reserves and expenses. So far the refunds have been substantial and have materially reduced the cost of insurance to policyholders, the dividend on hardware risks being as high as 50 per cent. Assessment liability of policyholders is one full annual premium, but no assessments have as yet been levied, so far as I know.

No commissions are paid agents, the business being secured through salaried representatives or inspectors. As the three companies maintain assets in this country in excess of their liabilities here, they are safe to insure with for the class of insurance transacted. They are regularly licensed and have deposits with the Government at Ottawa for the protection of Canadian policyholders, as follows: Retail Hardware Mutual Fire Insurance Co. of Minneapolis, Minn., \$271,000; the Minnesota Implement Mutual Fire Ins. Co. of Owatonna, Minn., \$274,000; Hardware Dealers Mutual Fire Ins. Co. of Stevens Point, Wis., \$260,000.

These companies are in a strong financial position, and all claims against them can be readily collected in Canada.

Editor, Concerning Insurance:

I would very much appreciate being advised as to the advisability of placing a little money in The Saskatchewan Life Insurance Co., Head Office, Regina. The proposition put up is as follows: I invest cash \$1,945 and get a two year policy for \$2,000. Return first year \$37. Return second year \$39. At the end of two years they issue me a bond for \$2,000, bearing interest at guaranteed rate of 3 1/2% and which pays as much more as company decides from year to year. Company has never paid less than 6%. Cash is available at any time after bond matures, provided, however, if cashed on other than interest date only 3 1/2% interest will be payable. I suppose that all insurance companies have the same sort of proposition and I would like to know if you think the Saskatchewan Life all right to put money in.

—B. G. L., Edmonton, Alta.

You need have no misgivings as to the safety of money placed with the Saskatchewan Life Insurance Co. The company has been in business since 1914 and is in a sound financial position.

At the end of 1930 its total assets were \$2,205,998, while its total liabilities except capital amounted to \$1,949,250, showing a surplus as regards policyholders of \$265,748. The paid up capital was \$100,000, so there was a net surplus over reserves, capital and all liabilities of \$165,748.

While most other life companies issue similar contracts, very few are paying as high a rate of interest under them, though their guaranteed rate is usually the same, 3 1/2%.

Your money is safe, and as long as the rate of interest paid remains 6% you are getting a very satisfactory return on it. If at any time in the future the rate falls below that obtainable on high grade securities, you have the option of withdrawing your money and taking advantage of the opportunity to secure a better yield.

Editor, Concerning Insurance:

As a subscriber to your paper for the past several years, I would like to make enquiry in regard to the following insurance companies, and to know if you consider them safe to insure with in every respect: Hartford Fire Insurance Company of Hartford; Allianc Insurance Company, Philadelphia; Continental Insurance Company, New York; London Guarantee & Accident Co., Ltd., London, Eng.; World Fire and Marine Ins. Co., Hartford; Prudential Assurance Co., Ltd., London, Eng.; Canadian General Insurance Co., Toronto; Trans-Canada Insurance Co., Montreal.

I would also like your opinion in regard to The Mill Owners' Mutual Fire Insurance Company of Iowa, Des Moines, Iowa, and to know if you consider it safe to insure a large risk with them.

—J. A. L., Kitchener, Ont.

All these insurance companies are regularly licensed to do business in Canada and are safe to insure with. They have Govern-

ment deposits at Ottawa for the protection of Canadian policyholders as follows: Hartford, \$2,135,867; Alliance of Philadelphia, \$255,000; Continental of New York, \$790,200; London Guarantee, \$874,993; World Fire & Marine, \$270,000; Prudential of England, \$1,411,333; Canadian General, \$259,000; Trans-Canada, \$138,000.

These are all stock companies. The Mill Owners Mutual operates on the mutual plan, but issues policies on both the cash and mutual system. Assessment liability of mutual policyholders is one full annual premium. It has a government deposit at Ottawa of \$184,000 for protection of Canadian policyholders. Its total assets in Canada at end of 1930 were \$230,602.86, while its total liabilities here amounted to \$150,207.42, showing a surplus in this country of \$80,395.44. It is in a sound financial position and safe to insure with for the class of insurance transacted.

Editor, Concerning Insurance:
In 1926 I took out Canada Life \$5,000 Straight Life Insurance Policy. On this policy I have Total Disability and Double Indemnity clauses. The total annual premiums inclusive is \$152.50 or about \$134.00 exclusive of latter clauses. I was 34 and am now 39 years old (May 31, 1892).

Dividends paid (5 years) at expiry of first 5 years \$203.00. I applied this dividend on another \$5,000 (25 year Endowment Policy with dividends) and converted first policy to pay annual dividends to be applied on second policy's annual premiums, which, I am advised, will reduce next year's premium to about \$178 and subsequent years correspondingly.

As my first policy is more of a protection than an investment I am asking your advice as to whether it would be more profitable to cash my first policy and take out instead \$5,000 of Returned Soldier Insurance to which I am entitled (I served Overseas). This would entail the following payments.

1. Annual premiums on above 2nd policy \$214.00 less dividends approximately \$35 annually.

2. Annual premium on soldier policy As against present payments:

1. On 1st policy \$152.50
2. On 2nd policy (approximate annual average payment exclusive of dividends on 1st policy) 150.00
\$302.50

Cash value of 1st policy is \$380.00 (6 premiums paid).

I am assuming that I can transfer the disability and double indemnity to either the Soldier or 2nd policy at a slightly higher rate than I am paying at present.

I am unable to secure details of Soldier Insurance or I would not trouble you, and it is difficult for me to calculate which is the more profitable. My 2nd policy is dated from Feb. 20, 1931, and is also Canada Life.

—K. F. B., Winnipeg, Man.

It would mean a loss to you to cash your Canada Life \$5,000 whole life policy with total disability and double indemnity features and take out Returned Soldiers Insurance for the same amount. At your present age the Soldiers insurance would cost \$117.60 per annum, so that the net cost would be greater than your present policy, and you would not be getting by any means as valuable benefits and privileges in the way of cash values, disability and double indemnity coverage, etc., as you now enjoy under your Canada Life contract. Besides, the asset value of a policy increases with each year it is kept in force, and your present policy has five years' accumulated value which you would forfeit if you dropped it or replaced it with a new policy which, of course, would have no such value until it had been in force for some length of time.

As a matter of fact, it does not pay to discontinue insurance in any sound legal reserve life insurance institution in order to take out Returned Soldiers Insurance or, for that matter, any other kind of insurance.

Saturday Night has always advised those eligible and in need of insurance to take advantage of Returned Soldiers Insurance up to the limit obtainable, \$5,000, owing to the low cost of the protection and the many desirable features included without extra charge. But it has never advised the dropping of any insurance in sound licensed companies in order to obtain Soldiers insurance, as that almost invariably means a loss to the person doing so.

NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid-in insurance mail subscribers only. Saturday Night cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to your subscriber, and by a stamped self-addressed envelope.

Each letter or inquiry should refer to one subject only. If information on more than one subject is desired, the sum of fifty cents must be sent with the letter for each additional question.

Inquiries which do not fulfill the above conditions will not be answered.

**The Best Agents in Canada Represent
THE MOUNT ROYAL
ASSURANCE COMPANY**
ESTABLISHED 1902

Head Offices: 465 St. John Street, Montreal

TORONTO REPRESENTATIVES
SMITH & WALSH LTD., 27 Wellington St. East
C. C. LINDSEY, 610 Temple Bldg.
GENERAL AGENTS FOR MANITOBA
MCFADYEN COMPANY LTD., WINNIPEG

Extract from an Agent's letter: "I do appreciate the way you people settle claims. It is an asset to an agent to represent a Company which is right on the job."

H. C. BOURNE, Vice-President and General Manager.
J. A. MACDONALD and J. J. S. DAGENAIS, Assistant Managers.
FLOYD E. HALL, Inspector.

Applications for Agencies are Cordially Invited

**The General Accident
Assurance Company of Canada**
HEAD OFFICE-TORONTO

No company is equipped to give greater service to an agent --- almost every known risk covered, except life. A few additional agents are required.

THOS. H. HALL,
Managing Director.

W. A. BARRINGTON,
Director.

"World's Greatest Automobile Mutual"

Cash Assets Over \$15,000,000
Policyholders' Surplus Over \$3,100,000
Prompt, Fair Claim Service Everywhere
Dividend Savings Paid 25%

Lumbermens Mutual Casualty Company
410 Lumsden Building—TORONTO—Elgin 7207

**AMERICAN ALLIANCE
INSURANCE COMPANY**
NEW YORK

**CAPITAL AUTHORIZED
\$3,000,000.00**
MURPHY, LOVE, HAMILTON AND BASCOM
PROVINCIAL AGENTS
DOMINION BANK BLDG., KING & YONGE STS.
TORONTO

**The Protective Association
of Canada**
Established 1907

Assets \$348,403.50, surplus to policyholders
\$157,457.70

The Only Purely Canadian Company
Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively
Agents in all Principal Cities and Towns in Canada

E. E. GLEASON, Pres. & Gen. Mgr. J. G. FULLER, Secy., Asst. Mgr.

Head Office GRANBY, QUE.

on, down.

**"I never thought
I could get
so much Insurance
for so little money"**

TO men who want the most insurance for the least money, who balk at paying heavy premiums, who imagine the cost of insurance to be beyond their means—to all such men ATTENTION!

The Great-West Life now offers a plan that provides complete family protection at a rate that will not strain the smallest of incomes. It is called the Minimum Cost Policy . . . a policy which safeguards your dependents from every financial care. Yet the cost to you is only a few cents a day.

**The Great-West
MINIMUM COST
POLICY**

enables you to carry more insurance than would be possible with any other form of life plan. A man, age 35, for example, may obtain \$10,000 of insurance by investing less than 51c. a day.

Premium Rates Per \$1,000
of Insurance

Age	Premium	Age	Premium
25	\$13.80	40	\$22.35
30	15.80	45	27.50
35	18.55	50	34.40

MAIL THIS COUPON
The Great-West Life Assurance Company, Dept. 50-T
Winipeg, Manitoba.
Without obligation please mail complete
details of your Minimum Cost Policy
Name _____
Address _____

**THE GREAT-WEST LIFE
ASSURANCE COMPANY**
HEAD OFFICE — WINNIPEG

*Some day
you'll have
an old man
to support!*

SUPPOSE there came a message to you to-night—from your father—saying, "Son, I am poor and old and helpless. It will cost 50 cents a day to care for me. Will you do it?"

Would your answer be, "I can't afford it?"

Some day, if you live, you will have an old man to support—YOURSELF.



It will cost less than 50 cents a day now to provide for him.

Is your answer still, "I can't afford it?"

Let a Manufacturers Life policy provide for the old manyou may be some day.

THE
MANUFACTURERS LIFE
INSURANCE COMPANY
HEAD OFFICE - TORONTO, CANADA

CLARKSON, GORDON, DILWORTH, GUILFOYLE & NASH
TORONTO OTTAWA WINDSOR
AND
CLARKSON, McDONALD, CURRIE & COMPANY
MONTREAL and QUEBEC
CHARTERED ACCOUNTANTS
E. R. C. CLARKSON & SONS
Authorized Trustees and Receivers
15 Wellington Street West TORONTO

BRITISH COLUMBIA POWER CORPORATION LIMITED

And Subsidiaries

President: W. G. MURRIN

Vice-Presidents:
S. GODIN, Jr. A. T. GOWARD J. H. GUNDY J. I. NEWELL

DIRECTORS

Hon. Sir F. S. BARNARD, K.C.M.G. C. E. CALDER JOHN DAVIDSON
S. GODIN, Jr. A. T. GOWARD J. H. GUNDY ANDREW P. HOLT
Sir HERBERT HOLT GEORGE KIDD W. G. MURRIN A. J. NESBITT
Rt. Hon. Viscount ROTHERMERE P. A. THOMSON W. G. BLAKE WILSON
J. B. WOODYATT

Secretary: E. ROGERS

Treasurer: E. H. ADAMS

CONSOLIDATED BALANCE SHEET

as at June 30th, 1931

ASSETS

Current and Working Assets:	
Cash at Bank and at Call.....	\$3,151,931.09
Investments.....	1,308,722.83
Accounts Receivable.....	1,487,100.33
Insurance Unexpired and Prepaid Items.....	10,200.00
Employees Housing Loans, Mortgages, etc.....	715,481.83
Stores, Materials and Supplies.....	2,124,357.42
Sinking Fund—Vancouver Power Co. Ltd., 4½% Debentures:	\$8,890,321.58
Cash and Securities in hands of Trustees.....	338,400.84
Bond Investment—Balance.....	355,862.00
Fixed Assets:	
Balance as at June 30, 1930, and additions during year.....	134,840,485.76
	\$144,425,070.18

LIABILITIES

Current and Accrued Liabilities:	
Debtors— Accounts payable including reserve for income taxes.....	\$2,469,082.27
Debtors and Bond Interest accrued.....	504,455.32
Dividends declared, since paid.....	749,702.95
Bonded Debt:	\$3,723,241.04
Capital Stocks of Subsidiary Companies held by Public:	
British Columbia Electric Railway Co. Ltd.—	
5% Cumulative Perpetual Preference Stock.....	\$6,984,000.00
British Columbia Electric Power & Gas Co. Ltd.—	
6% Cumulative Preference Shares.....	5,000,000.00
Minority Shareholders of Subsidiary Companies.....	98,775.81
Reserves:	
Depreciation and Renewals.....	321,220,423.10
General and Accident.....	1,504,942.49
Capital Stock and Surplus (as per statement attached):	22,725,365.59
Represented by:	
1,000,000 Class A Shares and 1,000,000 Class B Shares, part of an authorized issue of 1,500,000 Class A Shares and 1,500,000 Class B Shares, both classes without nominal or par value.....	66,828,538.14
	\$144,425,070.18

Approved on behalf of the Board: W. G. MURRIN, Director.
GEORGE KIDD, Director.

AUDITORS' CERTIFICATE

Audited and approved in accordance with our report dated August 17th, 1931.

PRICE, WATERHOUSE & CO.,
Chartered Accountants.

CAPITAL STOCK AND CONSOLIDATED SURPLUS AND PROFIT AND LOSS ACCOUNT

as at June 30th, 1931

Capital Stock and Surpluses:		
Balance as at June 30th, 1930.....		\$65,365,764.59
Profit and Loss Account.....		1,025,987.66
Balance as at June 30, 1930.....		
Year ended June 30, 1931—		\$15,119,945.62
Less:		
Operating Expenses including Municipal Taxes.....		97,779,963.84
Provision for Depreciation and Renewals.....		1,870,965.14
Provision for Income Taxes.....		446,458.93
Net Revenue.....		10,097,387.91
Deduct—		
Interest on Bonded Debt, proportion of Bond Discount written off and Dividends on Pre- ference Stocks of Subsidiary Companies.....		85,022,557.71
Dividends on Class A Shares for the year ended June 30, 1931.....		2,585,741.82
Balance carried forward.....		2,436,815.89
		\$3,462,773.55
		2,000,000.00
		1,462,773.55
		\$66,828,538.14

WHEAT'S REAL PROBLEM

Huge Carryover Stumbling Block on Way to Recovery—
Large Scale Aid to China Might Prove Good Business

By F. C. PICKWELL

Manager of Saturday Night's Winnipeg Bureau

NATURE has done much to confound the predictions of aggressive prairie pessimists during the growing and maturing crop season. After so much "blue ruin" talk it is refreshing to learn that conservative estimates place wheat production in the three provinces above 250,000,000 bushels. Others, not so optimistic, are inclined to cut this down about twenty million bushels. But when the final threshing returns are in the total will undoubtedly be most gratifying, in view of abnormally dry conditions which prevailed in southern sections. Drought was the dominating enemy this year, and accounts for the major shrinkage—the aftermath of a remarkably mild winter and below normal moisture conditions.

Compared to former seasons the above figures are not so impressive. The wheat production in 1930 totalled 374,000,000 bushels, as against an average of 404,000,000 bushels annually from 1925 to 1929. The quality is exceptionally good, and the protein content is said to be higher than for many years. The standing of Saskatchewan as a producer suffers most, with a drop from 237,000,000 bushels, on the five-year average, to 118,000,000 bushels—more or less. This is Alberta's lucky year, in comparison, figuring on something like 108,000,000 bushels. That province produced 133,000,000 bushels of wheat in 1930, and is credited with a five year average

of 129,000,000. Manitoba has a five-year record of 38,000,000 bushels, and hopes to be within about ten million bushels of those figures when the 1931 statistics are complete.

In coarse grains, it is estimated that production may be approximately: Oats, 150,000,000 bushels; barley, 48,000,000 bushels; flax, 2,000,000 bushels; rye, 6,500,000 bushels. Timely moisture during latter part of summer improved the hay prospects considerably, and this crop will be larger than expected. For similar reasons pasture for stock is in much better shape than at one time seemed possible. This year has been one of the driest in Western Canada's history, but the prairie provinces have weathered the various handicaps much more satisfactorily than anticipated—with northern sections coming through strong.

Grain market prices have been hovering around record depths for many months. In days gone by such a small western crop would have provided a foundation for some hectic speculation, followed by a decided increase in prices. But that element is not in evidence to any noticeable extent at present, for reasons which are by no means mysterious—political interference and an abnormal world surplus. These two elements hang over the grain trade prospects like a drab wet blanket, leaving little hope at present for much improvement in prices.

Such angles have been reviewed by the writer at various times, but it may be worth while to bring the matter up-to-date. Western Canada's estimated wheat production may seem small, compared to former averages, and naturally suggests higher prices to the man on the street. But that is only half the story. In the background is a huge cloud, by way of the largest carry-over in Canadian grain history—made more serious by stocks accumulated in previous years. In 1930 the wheat carry-over from 1929 was 131,000,000 bushels. This situation now provides the major problem in grain marketing, for this reason:

The new prairie wheat crop is estimated at about 250,000,000 bushels. For that reason there is now for sale by Canada 390,000,000 bushels of wheat, which by no means suggests a famine. Allowing for a normal carry-over of say thirty million; this leaves 360,000,000 bushels to be actually sold or used during the current crop year. Of this record carry-over a large amount must be in the hands of the Pool Central Selling Agency, since private speculators have been reluctant to enter the field, in competition with the government-supported trader.

THE available prairie wheat, in reality, is not so short as might be suggested, but the marketing machine is now more complicated. The private and farmers' elevator companies have as competitors three co-operative (or pool) elevator companies, operating independently as provincial organizations. Pool members have been released from their contract and may sell where and when they choose, and the elevators are being operated similar to line companies, by hedging purchases. As an aftermath of the Central Selling Agency bank guarantees the provincial governments have representatives on the pool elevator boards, who will sit in judgment on sales and other matters. The Central Selling Agency, or part of it, will continue to operate in competition with all the others, till such time as last year's huge carry-over is cleared away.

The federal and provincial governments are now all more or less in the grain business. The prairie politicians got into such serious financial difficulties, as a result of their reckless venture at "stabilizing" the world wheat market, that the federal government had to be called to their rescue. Ottawa in turn, it is understood, has undertaken to guarantee the banks against loss, and should wheat reach a specified dead line, it is presumed that the situation may be relieved by the government agencies stepping in and buying such quantities as will tend to steady a wavering market. The United States Farm Board set an unhappy and costly precedent in this connection with their 1930

crop, but threw up their hands this year.

Several million dollars will also be distributed by federal authorities by way of a five-cent bonus to wheat growers, when they deliver to elevators, or ship it. These payments are not subject to any garnishment or other legal processes. This may have been a fine political gesture, and helpful to those able to produce a crop, but the policy does not work out equitably. It is merely another case of "to whom hath shall be given". The farmer with a good crop collects a nice bonus, while those with no crop at all get nothing—but charity. Farmers raising only coarse grains are not in the bonus class, though just as much in need of assistance. But, with it all, tangible provision appears to have been made by the Dominion and provincial governments to in some way take care of all farmers suffering temporary reverses.

There is a rather interesting sidelight to the once great wheat pool machine, which originally staged so much fantastic propaganda against the private grain dealers. Since reverting to former marketing methods, it is now considered safe for representatives to enter a corral recently proclaimed so dangerous. Operating as co-operative elevator companies, each provincial organization has been arranging for a seat on the exchange, subject to all the rules and regulations which apply to any member. This is one of the recent saner and more businesslike developments.

IT IS the judgment of those who have been able to keep both feet on the ground of late that the general outlook does reveal some symptoms of gradual improvement. But it will take time, providing vote-seeking politicians are able to keep out of something about which they have proven to know so little. The main handicap right now is the serious problem of accumulated carry-overs. In this Canada is by no means alone.

Equally grave conditions prevail in the United States, where the government farm board also made an economic mess of regulating prices. In addition to an enormous carry-over from last year, the wheat crop for 1931 is 886,000,000 bushels, as estimated by the department of agriculture, compared to 864,000,000 bushels produced in 1930. On top of this, corn is increased from 2,094,000,000 bushels in 1930, to 2,715,357,000 bushels for this year. That provides an exceedingly bearish influence for Canadian exporters.

Drifting into statistics the international surplus looms up with equal significance—based on information available on July 1, 1931. Subsequent developments, if anything, have intensified the situation. The world wheat carry-over on the above date was placed at 659,000,000 bushels, as compared to 569,000,000 bushels on July 1, 1930, according to "World Wheat Prospects". This included the estimated carry-over of domestic wheat in Canada, the United States, the Argentina and Australia, port stocks in the United Kingdom, quantities afloat, commercial stocks of United States wheat in Canada, and Canadian wheat in the United States.

Estimates covering carry-overs in continental European countries are rather fragmentary, so by no means authentic. The available in-

formation indicates that stocks are lower than one year ago. To what extent lower stocks in importing countries, and higher stocks in exporting countries, will finally merge into a happier medium remains an open question.

IT MAY also be taken for granted that the bearish shadow of increased production for export in Russia will continue to develop in importance as a competitor in world markets, after many years of indifference. That country's exports so far this season exceed last year by quite a margin, but meager reports covering the situation are uncertain and contradictory.

Huge wheat carry-overs were encouraged largely in the first place by impractical theorists and politicians, with the absurd idea of stabilizing prices. As a result the accumulated load has become so heavy, that the export marketing machine is in danger of being drawn into difficult straits, till such time as normal avenues of trade are freed of this modern incubus, which shadows the foreign grain routes.

The cotton market in the United States provides a typical example, for much the same reason. It is reported that 24,000,000 bales of cotton are in storage. The normal demand takes care of eleven million bales per annum. That country could carry on for two years without producing a bale of cotton—and that is what some politicians are now advocating as a solution. But what are cotton-growers to do meantime? Wheat producers are drifting into a similar predicament.

Without considering this year's prospective crop movements at all, the four main wheat producing countries have more than sufficient wheat in storage to supply import demands for the coming year. The previous five-year carry-over policy has produced a serious problem.

HERE is nothing bullish in the statistics for either the speculator, grain exporter, or individual farmer hoping for more remunerative returns on wheat produced. The importers have ceased to worry. If the enormous surplus, which has been piled up largely during the last few years, could be eliminated in some mysterious or philanthropic manner the wheat marketing problem would soon solve itself.

So long as normal production continues the normal export market will be hampered by this competitive "carry-over monster", created originally as a trade balancer and price controller by promoters of theories and vote-seeking politicians. The problem can no longer be treated with indifference, and requires united action by the ablest minds in Canada, and other countries similarly involved—for in wheat Canada is playing a world game. Little improvement in wheat prices can reasonably be anticipated till this restraining influence is removed.

Some western writers have advocated one partial solution, through suggesting a large contribution to the starving millions in China. If that nation could be induced to merely pay the freight charges, it might be worth while to donate a portion of Canada's wheat carry-over as a relief offering to those in distress. It would be a gracious and spectacular thing to do, and in the long run might even react as a good stroke of business. Other schemes having failed it might be wise to gamble on the "Golden Rule".

When business does turn that corner, it is to be hoped it will not do it on two wheels and upset itself.—Louisville Times.

Provincial Paper Limited

</

CAN WAR DEBTS BE PAID?

Prosperity of Every Trading Country Now Seriously Affected—Changed Conditions Intensify Burdens

WHATEVER may have been thought about the problem in the confused period immediately following the war, it is now generally conceded that the burden of inter-governmental debts is intimately concerned with our present troubles. It is obvious that a deeply-rooted conviction to this effect underlay the bold and constructive proposal of President Hoover for a "debt holiday"; and the speed—rare in diplomatic negotiations—with which this proposal was made effective by the governments concerned, eloquently speaks of the widespread concurrence, by the political leaders of other countries, in this view.

In the general rejoicing at the successful arrangement of the "debt holiday", says the Bank of Nova Scotia in its current Monthly Review, there has been noticeable, sometimes, a tendency to forget that the thing is exactly described by the name; in other words, that it is a temporary holiday from debt payments, and not a cancellation that has been arranged. That is to say, the real problem involved in the present elaborate structure of inter-governmental debt has not been solved; the time when it must be faced directly has only been postponed by this agreement.

These debts between governments have been, as it were, imposed upon the previously existing structure of debts between the nationals of different countries. Before the war there existed, it is true, certain debts which, though not always inter-governmental in respect of payments and receipts, were matters of inter-governmental agreement; and with regard to them a quite elaborate code of public law had been built up. The most conspicuous of these were the Ottoman Debt, guaranteed by customs receipts and consumption taxes, and the Chinese Public Debt, secured upon the Chinese Maritime

Customs. Both of these have undergone a complicated revision since 1918.

But apart from and in addition to them, some fifty debts have been regularised since the war, as the result of group agreements or special agreements between governments. Much the greatest of these,



MAPLE LEAF'S MANAGER

D. Campbell MacLachlan, prominent Winnipeg grain official, recently appointed General Manager of the Maple Leaf Milling Company, with headquarters in Toronto. Mr. MacLachlan has been in the milling and grain business in Western Canada for over twenty years. During the last few years he has been Vice-President and General Manager of the Western Grain Company. He is a native of Guelph, Ontario.

in point of the sums involved, is, of course, the group of "reparation debts", due by Germany to ten of the countries allied against her in the years between 1914 and 1918. Somewhat smaller, but still of very great importance, is the group of debts payable to the United States by no less than fourteen countries. Great Britain, a debtor to the Unit-

ed States, is a creditor in respect of certain other countries. France also stands as creditor and debtor,

THE capital value of the debts originally due to the United States was \$11,545,247,000. In 1929 the London Economist placed a capital value, at that time, upon the payments annually due to the United States, under the various agreements, on a 4 1/4% basis, at \$6,869,000,000. Thus it appears, on this basis, that 40% of the debts have, in effect, been cancelled.

The capital value of the debts originally due to Great Britain was \$6,191,066,520. The scheduled payments on them were also valued in 1929 by the London Economist, on the same basis. The capital sum involved was \$1,841,000,000. In the case of Great Britain, this method of reckoning indicates that no less than 70% of the debts due to her have been cancelled already.

It will be recalled that Great Britain enunciated the principle, in the famous "Balfour Note", that she would in any case collect no more from her late Allies, however large the sums owed, than would suffice to cover her own debt to the United States.

Debts due by Russia have been omitted from both calculations.

Each of these many debts involves the payment of stated but not uniform annual amounts, extending over many years. Payment upon most of them is to continue till 1988—a year which might well, in time to come, be celebrated in Europe as the Year of Deliverance, if these agreements should be carried out to the bitter end.

But the most urgent question at present concerning them at once casts doubt upon this observation. The question that must be faced, in all seriousness, during the "debt holiday" is this: Despite the determination to maintain their national honour at all costs by the fulfilment of their state promises, can the debtor countries possibly make the payments called for, by the scores of agreements into which they have entered?

No less interesting is the further question: Even supposing that these payments can, in fact, be made, are the creditor countries in a position to receive the sums involved, without suffering a strangulation of their own export trade, that would far transcend in importance the benefits accruing from the receipt of such sums as are owed them?

These questions have been in the background of every discussion regarding inter-governmental debts, since the Versailles Treaty was signed in the summer of 1919. At first the concern only of financial experts (who were generally disregarded by the politicians of the creditor countries), they have gradually become matters of more and more general concern, till at last it is exaggerating in no degree to say that they command the attention of millions, not in those countries only which are directly concerned, but in every trading



PRECAUTIONS are not enough. Where there is a chance of gain, the burglar does not hesitate. Locks are forced, bars sawed through, windows broken, walls penetrated, safes and property at his mercy. Only the final, unfailing protection provided by burglary insurance can prevent serious loss when the prowling marauder breaks in.

Our Burglary Insurance Policies mean complete and economic protection for the public. A Residence Policy covering loss and damage through burglary, theft from deposit boxes, even personal hold-up; an Open Stock Policy protecting merchants against loss from damage to merchandise through burglary; and a Mercantile Safe Policy for the protection of property in safes and vaults; all these enable the alert agent to widen his circle of prospects and increase his premium income.

You can do more business with this All-Canadian organization. Up-to-date policies, reasonable premium rates, progressive methods, full co-operation, prompt settlement of claims—are your assurance of this.



TORONTO
GENERAL
INSURANCE
COMPANY

136

MONTREAL, TORONTO, WINNIPEG, REGINA, EDMONTON and VANCOUVER

RELIANCE GRAIN COMPANY LIMITED

AND CONSTITUENT COMPANIES

CONSOLIDATED BALANCE SHEET as at July 31, 1931

ASSETS	
Current Assets—	
Cash in bank, in office and in hands of paying agents	\$ 11,330.19
Grain and Coal per Inventories, less Stored Grain	3,082,920.72
Accounts and Advances Receivable	338,579.39
Accrued Storage on Grain Stored	55,102.89
	3,487,941.19
Stocks and Bonds in Industrial and other Companies	99,301.25
Farm Property, Mortgages and Agreements	71,185.40
	3,658,427.04
Memberships and Shares—	
Grain Exchange and other Trade Associations	148,000.02
Smith-Murphy Company Inc.— 2,400 shares at cost	249,900.00
Properties—	
Terminal Buildings and Machinery, Line Elevators and Dwellings, Furniture, Fixtures and other Equipment	\$4,034,779.16
Less Reserves for Depreciation	485,272.58
	3,549,506.58
Deferred Charges—	
Bond Discount	\$ 60,000.00
Expenses paid in advance	15,555.00
	75,555.00
	\$7,681,389.44
LIABILITIES	
Current Liabilities—	
Bank Loans and Overdrafts (Secured)	\$1,307,896.81
Accounts Payable, Accrued Expenses, Freight, etc.	333,614.30
and provision for Income Taxes	9,141.00
Bond Interest Accrued	774,268.96
Smith-Murphy Company Inc.	
	2,424,921.07
First Mortgage and Collateral Trust Sinking Fund Twenty Year Gold Bonds— Authorized	\$5,000,000.00
Issued—Series "A" 6% maturing January 2, 1948	\$2,000,000.00
Less Amount redeemed through Sinking Fund	82,500.00
	1,917,500.00
Capital Stocks and Surplus—	
6 1/2% Cumulative Preferred Stock each of which 20,000 shares are issued	\$2,000,000.00
Common Stock and Surplus	\$413,040.55
Capital Surplus, per share amount attached	925,927.82
Represented by 100,000 shares of Common Stock without nominal or par value, being the total authorized issue	1,338,968.37
Contingent Liabilities on Bills Receivable under discount	\$13,444.95
Guarantee to Bank on account of certain customers against their property pledges	
Approved on behalf of the Board,	SIDNEY T. SMITH, Director. W. A. MURPHY, Director.

AUDITORS' REPORT TO THE SHAREHOLDERS
We have examined the accounts of the Reliance Grain Company Limited and of its constituent companies for the year ended July 31, 1931, and have obtained all the information and documents we required to form a belief that the above Consolidated Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the affairs of the Reliance Grain Company Limited and its constituent companies as at July 31, 1931, according to the best of our information and the explanations given to us and as shown by the books of the company.

WILLIAM GRAY & CO.
Chartered Accountants.

Winnipeg, September 8, 1931.

CONSOLIDATED REVENUE SURPLUS AS AT JULY 31, 1931
Profits from operations and investments of constituent and wholly owned Canadian Companies for year ended July 31, 1931, after deduction of expenses but before providing for bond interest, depreciation and income tax

Deduct—Bond Interest \$116,122.00
Provision for depreciation 203,973.35
Provision for Income Taxes 21,000.00

Dividends on 6 1/2% Cumulative Preferred Stock for year to May 31, 1931 165,018.76

Balance as at July 31, 1930 35,015.76

Revenue Surplus as at July 31, 1931 890,909.06

Dividends on 6 1/2% Cumulative Preferred Stock for year to May 31, 1931 341,095.35

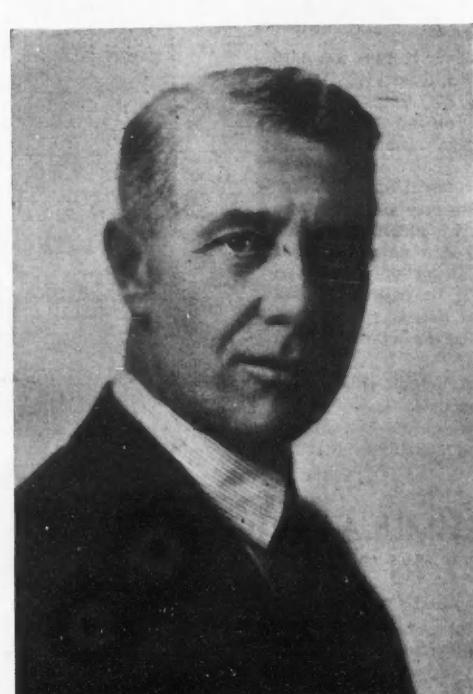
Balance as at July 31, 1930 165,018.76

Revenue Surplus as at July 31, 1931 35,015.76

Dividends on 6 1/2% Cumulative Preferred Stock for year to May 31, 1931 341,095.35

Balance as at July 31, 1930 35,015.76

Revenue Surplus as at July 31, 1931 341,095.35



ACHIEVES HIGHER EARNINGS

W. G. Murrin, President of the British Columbia Power Corporation, whose recent annual report is highly gratifying to shareholders. In the face of rapidly changing industrial conditions, gross earnings were only slightly down from the year 1930 but well ahead of those made in 1929. Close attention to operating expenses, however, permitted substantial increase in net earnings, per share on the "A" stock amounting to \$2.44 as against \$2.19 in the preceding year.

—Photo by "Who's Who in Canada".

Deferred Payment Plan

Aids

Refrigeration Sales

During the past year "Budget" purchases of electric refrigerators have increased from 60 to 77 percent, hand in hand with a marked increase in total sales.

Attractive but sound instalment terms both to the seller and buyer have made it possible to increase sales and to penetrate an otherwise inaccessible market.

Write for complete details of this service and how it may be adapted to either commercial or domestic needs.

INDUSTRIAL ACCEPTANCE CORPORATION LIMITED

Offices In

Halifax, St. John, Quebec, Montreal, Ottawa, Toronto, Hamilton, Windsor, Winnipeg, Regina, Calgary, Edmonton, Vancouver

A National Service By a Canadian Company



Canadian Industrial Alcohol Co., Limited

MONTREAL TORONTO WINNIPEG CORBYVILLE VANCOUVER

World-wide



With more than 650 Branches in Canada and Newfoundland, with offices in the financial centres of Great Britain, the United States, France and Mexico, and with bank correspondents everywhere, the Bank of Montreal is world-wide in its scope and operations.

BANK OF MONTREAL

Established 1817

TOTAL ASSETS IN EXCESS OF \$750,000,000



Taking on the Pilot

Captains of Business, having weathered the storms, see harbor ahead. But the entrance into the coming era of Prosperity may be beset with new problems.

During three quarters of a century, The Bank of Toronto has piloted the business of its clients through many a stormy voyage.

With the experience gained by more than 75 years in Canadian finance this Bank offers service which will be of real value to you in the future development of your business.

THE BANK OF TORONTO

INCORPORATED 1855

CAPITAL \$6,000,000

RESERVES \$9,000,000

318

"We've Multiplied Our Productive Hours!"

SAYS

R. N. Fellows

General Manager

ADDRESSOGRAPH-
MULTIGRAPH OF CANADA
LIMITED

TORONTO



"OUR sales managers and systems representatives have little time to dictate during office hours," writes Mr. Fellows. "The Dictaphone 'works overtime' without pay or grumbling, faithfully recording the dictation of systems proposals, quotations and customer-service correspondence. It enables a smaller stenographic staff to produce more

profitable work with less effort during regular office hours."

Your excellent service makes Dictaphone a profitable "Buy-word" these days when "Economy" is the watch-word."

Those who use this modern dictating machine point constantly to its great convenience and to its economy of time and effort.



DICTAPHONE Doubles Your Ability to Get Things Done

The word DICTAPHONE is the Registered Trade-Mark of Dictaphone Corporation, Makers of Dictating Machines and Accessories to which said Trade-Mark is applied.

T. R. Crayton, Gen. Mgr., Dictaphone Sales Corp. Ltd., New Wellington Bldg., 137-145 W. Wellington St., Toronto, Ont.

I'd like to have a copy of your new booklet, "An Office System." Please send one to me at once.

Name _____

Address _____

City _____

Branches from Coast to Coast—Service Everywhere

CAN WAR DEBTS BE PAID?

(Continued from Page 27)

000, Germany's obligations on reparations account, at the time when the Young Plan was made effective, were valued on a 4 1/4% basis at about \$10,000,000,000. Doubt was expressed even then, as to whether they could be discharged although payments had been made under the previously existing Dawes Plan in full, and at the proper time.

In order to visualize the problem now confronting the world's statesmen, it is necessary to explain, first of all, how Germany was enabled adequately to make these payments in the years from 1924 to 1930; and secondly, why the task of continuing them has become an almost impossible one at the present time. The answer to both of these questions is plainly to be read in the Report of the so-called Wiggin Committee, unanimously signed in Basle on August 18 of this year.

It appears that between 1924 and 1930, Germany paid in reparations approximately \$2,450,000,000. She borrowed from abroad, during the same period, by long and short-term obligations, approximately \$4,350,000,000. "The payments to foreigners in these years, therefore," states the Committee, "have not been effectively made out of Germany's own resources and will not be made until such time as a corresponding part of these commercial debts are repaid by the export of gold, goods or services."

Unless she had obtained these loans from abroad, it would have been impossible for her to pay for current imports, and at the same time to make the reparation transfers; and it is even doubtful whether the taxable capacity would have existed in the country, for the collection of the sums due on reparations account.

WHETHER these loans were wisely contracted or not, from the point of view of individual borrowers and lenders, is beside the question. The fact remains that the implementation of the Dawes Plan was possible only because foreign lenders were willing to supply Germany with these vast credits; and that after the crash in the stock markets, further borrowing on so substantial a scale became impossible.

As everyone knows, there had been an actual withdrawal of foreign credits from Germany on a considerable scale, at the time when the Wiggin Committee met. The reduction of foreign investments in Germany by approximately \$600,000,000 had been offset in part by the realization of German investments abroad amounting to one half that sum: even at that, the situation was, and continues to be serious.

Not only is it true that Germany can no longer borrow abroad the vast sums which are necessary if she is to make the stipulated payments on reparations account in the future, as she did between 1924 and 1930. From another point of view the situation has also been changed fundamentally. The fall of world prices since 1929, to which attention has so frequently been called in these pages, and which now amounts to 25% or more, involves the sale abroad of a considerably greater quantity of goods and services than was required two years ago, in order to discharge any given debt.

In simple terms it may be said that the goods and services which were valued at \$4.00 in 1929 can now be sold for no more than \$3.00; with the result that, in order to secure credits of any given amount for reparation purposes (and in the absence of borrowed foreign credit, by means of which these payments can now no longer be made), a volume of goods and services, greater by one-third than was previously necessary for the purpose, must be exported and sold abroad.

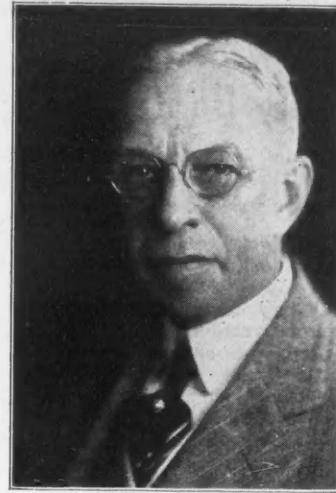
The extent to which this would be likely to intensify competition in world markets outside Germany, will be realized without further explanation.

WILL STIMULATE RECOVERY IN WEST

(Continued from Page 21)

In addition to ammonium phosphate and superphosphates, the company has almost completed the ammonium sulphate plant, and soon another fertilizer will be added to their products. Besides sharing in the Canadian business, it is hoped to compete successfully in the markets of the world, where the annual consumption of ammonium sulphate reaches large tonnages.

Sulphuric acid, too, is now manufactured and shipped in the



VICE-PRESIDENT DIES

Dr. Harry Phillips Davis, Vice-President and Director of the Westinghouse Electric and Manufacturing Company, and one of the foremost engineers on this continent, who died at his home in Pittsburgh, Pa., on September 10th. Under his leadership many of the most important advances in electrical engineering were accomplished.

company's own fleet of tank cars, and a steadily expanding market is being developed.

And so, by starting with the objectionable sulphur fumes as a base, and employing them in the manufacture of materials to aid in growing crops which, alone, they might destroy; and by adding the ammonium sulphate plant, "Smelters" is making a bid for the fertilizer market, not only in Canada, but in the markets of the world. They have the raw materials, they have the men and the organization to dispose of their products, and with the major difficulties of production safely behind, the fertilizer plant should prove to be a valuable asset.

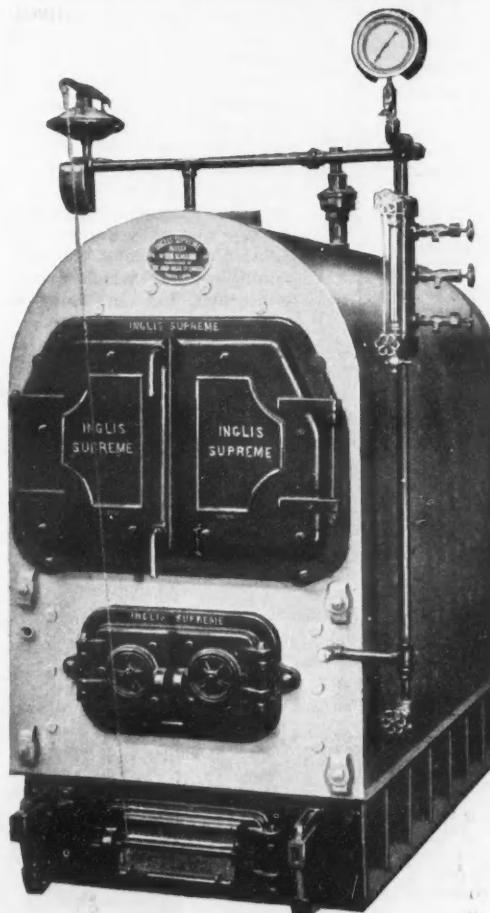
BRITAIN MEETS WORLD CHALLENGE

(Continued from Page 21)

If the country is convinced that the National Government is really tackling its task not only by just and equitable measures but with bold courage and imagination,

CONSIDER YOUR HEATING PROBLEM NOW!

INGLIS SUPREME HEATING BOILERS



Behind Dominion of Canada bonds stands the total wealth of the nation. In times of hesitation and depression, these bonds yield a dependable income irrespective of investment market conditions and price fluctuations.

The National City Company Limited

Head Office — 360 St. James Street — Montreal
320 Bay Street TORONTO
85 Sparks Street OTTAWA
65 St. Anne Street QUEBEC

576

Use Our Drafts

when you have occasion to remit money. Issued in any desired amount without delay or formality at any Branch of this Bank.

THE BANK OF NOVA SCOTIA

Established 1832
Capital, \$12,000,000 Reserve, \$24,000,000
Total Assets, \$265,000,000



Province of Alberta

4 1/2% bonds, due 1st May, 1960
Price:—92.39 yielding 5%.

City of Edmonton and Calgary

5% bonds, various maturities
Basis to yield 5.20%.

W. Ross Alger Corporation Limited

Bonds, Stocks, Fire Insurance and Real Estate
9977-JASPER AVE., EDMONTON, ALTA.

New Standards of Heating

EFFICIENCY ECONOMY and SATISFACTION

—self contained units, ready to go to work.

—require but a small amount of space.

—built for low pressure steam or hot water.

—adaptable for stokers or oil firing.

—built by Inglis to give years and years of heating efficiency, economy, satisfaction.

—backed by 75 years of experience and the Inglis reputation for skilled workmanship.

Our Engineering Department will gladly advise you on all heating problems without obligation.

The John Inglis COMPANY LIMITED

14 Strachan Avenue . . Toronto

618 Castle Building . . Montreal